| Fill in this information to identify your case: | | |
|---|---|--------------------------------------|
| United States Bankruptcy Court for the : | | |
| NORTHERN District of ILLINOIS (State) | | |
| Case Number (If known): | Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13 | ☐ Check if this is an amended filing |

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

| Part 1: | Identify Yourself | | |
|--------------------|---|----------------------------|---|
| | | About Debtor 1: | About Debtor 2 (Spouse Only in a Joint Case): |
| 1. Your f | full name | | |
| govern identifi | he name that is on your iment-issued picture cation (for example, | Tyra First name Denise | First name |
| your di passpo | river's license or ort). | Middle name | Middle name |
| identifi | our picture cation to your meeting e trustee. | Bohonnon Last name | Last name |
| with the | e trustee. | Suffix (Sr., Jr., II, III) | Suffix (Sr., Jr., II, III) |
| 2. All otl | her names you | | |
| have years | used in the last 8 | First name | First name |
| | e your married or n names. | Middle name | Middle name |
| | | Last name | Last name |
| | | First name | First name |
| | | Middle name | Middle name |
| | | Last name | Last name |
| your \$ | the last 4 digits of Social Security | xxx - xx - <u>8005</u> | XXX - XX |
| Individ | er or federal lual Taxpayer ication number | OR | OR |
| identii | isation number | 9 xx - xx | 9 xx - xx |

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Document Bohonnon Tyra Denise Debtor 1 Case Number (if known) _

| | | About Debtor 1: | About Debtor 2 (Spouse Only in a Joint Case): |
|----|---|--|---|
| 4. | Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names | Business name Business name EIN EIN | I have not used any business names or EINs. Business name Business name EIN EIN |
| 5. | Where you live | 11259 S Carpenter St Number Street | If Debtor 2 lives at a different address: Number Street |
| | | Chicago IL 60643 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. | City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. |
| | | Number Street P.O. Box City State ZIP Code | Number Street P.O. Box City State ZIP Code |
| 6. | Why you are choosing this district to file for bankruptcy. | Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408 | Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408 |

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| Pa | Tell the Court About You | r Bankruptcy (| Case | | | | | |
|-----|--|---------------------------|--|----------------------------|--|--|--|--|
| 7. | The chapter of the Bankruptcy Code you | | | • | Required by 11 U.S.C. § 342(b) for Individuals f page 1 and check the appropriate box. | | | |
| | are choosing to file under | ■ Chapter 7 □ Chapter 11 | | | | | | |
| | under | | | | | | | |
| | | ☐ Chapter 12 ☐ Chapter 13 | | | | | | |
| | | | | | | | | |
| 8. | How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. | | | | | | | |
| | | | | | | | | |
| 9. | Have you filed for bankruptcy within the last 8 years? | ■ No | District None | When | Case Number MM / DD / YYYY | | | |
| | | | District None | When _ | Case Number | | | |
| | | | District | When _ | Case Number | | | |
| 10. | Are any bankruptcy cases pending or being | No | | | | | | |
| | filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate? | ☐ Yes. | | | Relationship to you Case Number, if known MM / DD / YYYY | | | |
| | | | | | Relationship to you Case Number, if known MM / DD / YYYY | | | |
| 11. | Do you rent your residence? | ■ No. □ Yes. | Go to line 12 Has your landlord residence? | obtained an eviction judgn | nent against you and do you want to stay in your | | | |
| | | | ☐ No. Go to lin☐ Yes. Fill out this bankrup | Initial Statement About an | Eviction Judgment Against You (Form 101A) and file it with | | | |

Case 17-11542 Doc 1 Filed 04/12/17 Entered 04/12/17 09:14:28 Desc Main Document Page 4 of 57 Tyra Denise Case Number (if known) Debtor 1 Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. Go to Part 4. of any full- or part-time Yes. Name and location of business business? A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnerhsip, or Street Number LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition. City Zip Code Check the appropriate box to describe your business: ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A)) ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) ■ None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent Chapter 11 of the balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these **Bankruptcy Code and** documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. For a definition of small business debtor, see No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in 11 U.S.C. § 101(51D). the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention No. 14. Do you own or have any property that poses or is Yes. What is the hazard? alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs If immediate attention is needed, why is it needed? _ immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street

City

State

ZIP Code

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Tyra Denise

Document

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Debtor 1

Bohonnon

Case Number (if known)

Part 5:

Explain Your Efforts to

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

| About Debtor 1: | About Debtor 2 (Spouse Only in a Joint Case): |
|---|---|
| You must check one: | You must check one: |
| I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion. | I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion. |
| Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. | Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. |
| I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion. | ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion. |
| Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any. | Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any. |
| I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement. | I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement. |
| To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case. | To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case. |
| Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. | Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. |
| I am not required to receive a briefing about credit counseling because of: | I am not required to receive a briefing about credit counseling because of: |
| Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances. | Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances. |
| Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so. | Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so. |
| Active duty. I am currently on active military duty in a military combat zone. | Active duty. I am currently on active military duty in a military combat zone. |

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

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Document Bohonnon Tyra Denise Debtor 1

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Case Number (if known)

| 16. | What kind of debts do | | consumer debts? Consumer debts are de | | | | | |
|-----|--|--|---|--|--|--|--|--|
| Ο. | you have? | as "incurred by an individual primarily for a personal, family, or household purpose." | | | | | | |
| | | No. Go to line 16b. Yes. Go to line 17. | | | | | | |
| | | | business debts? Business debts are debts estment or through the operation of the busine | | | | | |
| | | No. Go to line 16c. Yes. Go to line 17. | | | | | | |
| | | _ | we that are not consumer debts or business of | debts | | | | |
| | | | | | | | | |
| 7. | Are you filing under Chapter 7? | ☐ No. I am not filing under Ch | napter 7. Go to line 18. | | | | | |
| | Do you estimate that after | | er 7. Do you estimate that after any exempt p | | | | | |
| | any exempt property is excluded and | No. | o dio pala tilat lallao viii bo avallable te diotil | sate to unbooking distance. | | | | |
| | administrative expenses | ☐Yes. | | | | | | |
| | are paid that funds will be available for distribution | <u> </u> | | | | | | |
| _ | to unsecured creditors? | | | | | | | |
| 3. | How many creditors do you estimate that you | ■ 1-49 □ 50-99 | ☐ 1,000-5,000 ☐ 5,001-10,000 | ☐ 25,001-50,000 ☐ 50,001-100,000 | | | | |
| | owe? | ☐ 100-199 | 10,001-10,000 | ☐ More than 100,000 | | | | |
| | | 200-999 | | | | | | |
| 9. | How much do you | \$0-\$50,000 | \$1,000,001-\$10 million | \$500,000,001-\$1 billion | | | | |
| | estimate your assets to be worth? | \$50,001-\$100,000 \$100,001-\$500,000 | ☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million | □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion | | | | |
| | | \$500,001-\$300,000 | \$100,000,001-\$500 million | ☐More than \$50 billion | | | | |
| 0. | How much do you | \$0-\$50,000 | □ \$1,000,001-\$10 million | □\$500,000,001-\$1 billion | | | | |
| | estimate your liabilities | \$50,001-\$100,000 | □ \$10,000,001-\$50 million | \$1,000,000,001-\$10 billion | | | | |
| | to be? | ■ \$100,001-\$500,000 □ \$500.001-\$1 million | ☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million | ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion | | | | |
| Pal | t 7: Sign Below | — \$500,001-\$1 million | ☐ \$100,000,001-\$500 HilliloH | More than \$50 billion | | | | |
| . α | Sign Below | | | | | | | |
| or | you | I have examined this petition, and correct. | I declare under penalty of perjury that the info | rmation provided is true and | | | | |
| | | | ter 7, I am aware that I may proceed, if eligible inderstand the relief available under each chap | | | | | |
| | | | did not pay or agree to pay someone who is rd read the notice required by 11 U.S.C. § 342 | | | | | |
| | | I request relief in accordance with | the chapter of title 11, United States Code, sp | ecified in this petition. | | | | |
| | | I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. | | | | | | |
| | | ★ /s/ Tyra Denise Bohor | | | | | | |
| | | Signature of Debtor 1 | Signa | ture of Debtor 2 | | | | |
| | | Executed on04/10/2017 | Z Execu | uted on | | | | |
| | | MM / DD | | MM / DD / YYYY | | | | |

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| Debtor 1 | Tyra | Denise | Document Bohonnon | Page 7 of 57 Case Number (if known) |
|----------|---------------------------------------|----------------------|------------------------------|--|
| | First Name | Middle Name | Last Name | |
| • | r attorney, if you are nted by one | proceed under Chapte | er 7, 11, 12, or 13 of title | etition, declare that I have informed the debtor(s) about eligibility to 11, United States Code, and have explained the relief available under also certify that I have delivered to the debtor(s) the notice required by |

if you are not represented by an attorney, you do not need to file this page.

11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

| 🗶 /s/ Juan M. Villalpando | Date | Date: 04/10/2017 MM / DD / YYYY | |
|----------------------------------|-------------|----------------------------------|---------------------------|
| Signature of Attorney for Debtor | | | |
| Juan M. Villalpando | | | |
| Printed name | | | _ |
| Geraci Law L.L.C. | | | |
| Firm name | | | _ |
| 55 E. Monroe St., #3400 | | | |
| | | | |
| lumber Street | | | - |
| lumber Street | | | |
| umber Street Chicago | IL | 60603 | - |
| Chicago | IL State | 60603 ZIP Code | - |
| Chicago City | State | | - - - acilaw.com |
| Chicago | State | ZIP Code | - acilaw.com |
| | State | ZIP Code | - acilaw.com |

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| Fill in this in | formation to ide | ntify your case: | |
|---------------------------|------------------|--|-----------|
| Debtor 1 | Tyra | Denise | Bohonnon |
| | First Name | Middle Name | Last Name |
| Debtor 2 | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| | | or the : <u>NORTHERN</u> District of _ | |
| Case Number (If known) | | | _ |

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

| Part 1: | Summarize Your Assets | |
|----------|---|---|
| | | Your assets Value of what you own |
| | e A/B: Property (Official Form 106A/B) v line 55, Total real estate, from Schedule A/B | \$ 98,210 |
| 1ь. Сору | line 62, Total personal property, from Schedule A/B | \$ 4,298 |
| 1c. Copy | line 63, Total of all property on Schedule A/B | \$ 102,508 |
| Part 2: | Summarize Your Liabilities | |
| Part 2: | | Your liabilities Amount you owe |
| | e D: Creditors Who Have Claims Secured by Property (Official Form 106D) the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D | \$89,666 |
| | e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F | <u>\$0</u> |
| 3ь. Сору | the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F | \$32,223 |
| | | |
| Part 3: | Summarize Your Liabilities | |
| | e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I | \$1,917.69 |
| | e J: Your Expenses (Official Form 106J) our monthly expenses from line 22c of Schedule J | \$1,918.00 |

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Document Denise Tyra Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

| Part 4: Answer These Questions for Administrative and Statistical Records | | | | | | |
|---|--|--|--|--|--|--|
| Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes | | | | | | |
| 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incufamily, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for state. Your debts are not primarily consumer debts. You have nothing to report of this form to the court with your other schedules. | stical purposes. 28 U.S.C. § 159. | | | | | |
| 8. From the Statement of Your Current Monthly Income: Copy your total current Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. | monthly income from Official \$ 1,203.69 | | | | | |
| 9. Copy the following special categories of claims from Part 4, line 6 of Schedul From Part 4 of Schedule E/F, copy the following: | le E/F: Total claim | | | | | |
| 9a. Domestic support obligations (Copy line 6a.) | \$_0.00 | | | | | |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) | \$_0.00 | | | | | |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c. | \$_0.00 | | | | | |
| 9d. Student loans. (Copy line 6f.) | \$_23,731.00 | | | | | |
| 9e. Obligations arising out of a separation agreement or divorce that you did not priority claims. (Copy line 6g.) | report as \$ | | | | | |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6 | \$\ 0.00 | | | | | |
| 9g. Total. Add lines 9a through 9f. | \$_23,731.00 | | | | | |

| | Caso 17 115 | | | Entered 04/12/17 0 | 9:14:28 | Desc | Main | |
|---|---|---|---|--|-----------------------------------|---------------|-----------------|-------------|
| Fill in this in | formation to identify you | ur case and this filing | g: | 0 of 57 | | | | |
| Debtor 1 | Tyra | Denise | Bohonnon | | | | | |
| | First Name | Middle Name | Last Name | | | | | |
| Debtor 2 (Spouse, if filing) | First Name | Middle Name | Last Name | | | | | |
| United States | Bankruptcy Court for the : | NORTHERN District | of <u>ILLINOIS</u> | | | | | |
| Case Number | - | | (State) | | | | check if this | is an |
| (If known) | | | | | | а | mended filir | ıg |
| Official F | <u>orm 106A/B</u> | | | | | | | |
| Schedul | e A/B: Proper | ty | | | | | | 12/15 |
| category where esponsible for pages, write yo | you think it fits best. Be supplying correct inforn ur name and case number | e as complete and ac nation. If more space er (if known). Answe | curate as possible. If two ma e is needed, attach a separate | fits in more than one category, I urried people are filing together, e sheet to this form. On the top we an Interest In | both are equal | ly | | |
| | vn or have any legal or e | quitable interest in a | ny residence, building, land, | or similar property? | | | | |
| No. | Describe | | | | | | | |
| | 200000 | | What is the property? Check | call that apply. | Do not deduct s | secured claim | s or exemptions | s. Put |
| | Carpenter St | | Single-family home | | the amount of a Creditors Who | • | | |
| Street addre | ess, if available, or other desc | cription | Duplex or multi-unit building Condominium or cooperativ | - | Current value | of the | Current valu | ue of the |
| | | | Manufactured or mobile ho | | entire propert | | portion you | |
| Chicago | | IL 60643 | Land | | \$ 9 | 98,210.00 | \$ | 98,210.00 |
| City | S | tate ZIP Code | Investment property | | | | | |
| | | | Timeshare | | Describe the r | nature of yo | ur ownership |) |
| County | | | Other | | interest (such the entireties, | | · - | = |
| | | | Who has an interest in the p | roperty? Check one. | tilo ontilotioo, | 0. 40 00. | ac, ii kiiowii | |
| | | | Debtor 1 only Debtor 2 only | | | | | |
| | | | Debtor 1 and Debtor 2 only | | Check if t | his is a con | nmunity prop | erty |
| | | | At least one of the debtors | | (see instru | uctions) | | |
| | | | _ | to add about this item, such as | local | | | |
| | | | property racritimeation name | | | | | |
| | | - | ur entries fro Part 1, including | g any entries for pages | > | | | |
| you nave at | ttached for Part 1. Write | that number here | | | | | | \$98,210.00 |
| Part 2: | Describe Your Vehicles | | | | | | | |
| = | - · | | = | registered or not? Include any vecutory Contracts and Unexpired | | | | |
| No. | s, trucks, tractors, sport | utility vehicles, moto | orcycles | | | | | |
| Yes. | Describe //ake: | Chevrolet | Who has an interest in the p | property? Check one. | Do not deduct s | secured claim | s or exemptions | s Put |
| | Model: | Impala | Debtor 1 only | | the amount of a | ny secured c | aims on Sched | lule D: |
| Y | 'ear: | 2006 | Debtor 2 only | | Current value | | Current valu | |
| | Approximate Mileage: | 125,000 | Debtor 1 and Debtor 2 only | | entire property | | portion you | |
| | Other information: | | At least one of the debtors | and another | \$ | 2,400.00 | \$ | 2,400.00 |
| | | | Check if this is communinstructions) | nity property (see | | | | |
| L | | | _ | | | | | |

Case 17-11542 Denise Tyra Debtor 1

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| 04. | | | homes, ATVs and other recreational vehicles, other vehicles, and accessories tors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories | | | |
|-------------|---------------------------|-----------------------|--|---------|--|-------------|
| 5. A | dd the doll | ar value of the | portion you own for all of your entries fro Part 2, including any entries for pages | | | |
| у | ou have at | tached for Part | 2. Write that number here> | | | \$ 2,400.00 |
| Pa | art 3: | escribe Your Pe | rsonal and Household Items | | | |
| Do | vou own or | have any legal | or equitable interest in any of the following items? | | Current value of | of the |
| 50 | you own or | nave any legal | or equitable interest in any or the following items. | | portion you ow Do not deduct sec or exemptions | m? |
| 06. | Household | goods and fur | nishings | | | |
| | Examples: | Major appliances, | furniture, linens, china, kitchenware | | | |
| | Yes. | Describe | | 2 | | |
| | | | Furniture, linens, small appliances, table & chairs, bedroom set | \$1,000 | | 1,000.00 |
| 07 | Electronics | 2 | | | Φ | 1,000.0 |
| 07. | Examples: collections; | Televisions and ra | dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games | | | |
| | No. | | | | | |
| | Yes. | Describe | Flat screen TV, computer, printer, music collection, cell phone | \$400 | \$ | 400.00 |
| 08. | Collectible | s of value | | | | |
| | Examples: | Antiques and figur | ines; paintings, prints, or other artwork; books, pictures, or other art objects; | | | |
| | | , or baseball card | collections; other collections, memorabilia, collectibles | | | |
| | No. | | | | | |
| | Yes. | Describe | | | | |
| 00 | Faulamant | . fa., amanta ama | habbia | | \$ | 0.00 |
| 09. | | for sports and | hic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes | | | |
| | | | nusical instruments | | | |
| | No. | | | | | |
| | Yes. | Describe | | | | |
| | | | | | \$ | 0.00 |
| 10. | Firearms | | | | | |
| | | Pistols, rifles, shot | guns, ammunition, and related equipment | | | |
| | No. | D | | | ı | |
| | Yes. | Describe | | | \$ | 0.00 |
| 11. | Clothes | | | | Ψ | |
| | | Everyday clothes, | furs, leather coats, designer wear, shoes, accessories | | | |
| | No. | | | | | |
| | Yes. | Describe | | | | |
| | | | Everyday clothes | \$200 | | |
| | | | | | \$ | 200.00 |
| 12. | Jewelry | F | | | | |
| | examples: gold, silver | ∟veryuay jeweiry, | costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, | | | |
| | ∏No. | | | | | |
| | Yes. | Describe | | | | |
| | _ | | Everyday jewelry | \$150 | | |
| | | | | | \$ | 150.00 |
| 13. | Non-farm a | | | | | |
| | | Dogs, cats, birds, | HUISES | | | |
| | No. | December : | | | ı | |
| | Yes. | Describe | I and the second | | | |

Dog

Debtor 1

Case 17-11542 Denise

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Document Page 12 of 57 Jumber (if known)

Desc Main

Tyra First Name

Middle Name

| 14. | Any other No. | personal and ho | ousehold items you did not already list, including any health aids you did not list | | | | |
|-----|-------------------------|--|---|------|---------|----------|-----------------------|
| | Yes. | Describe | books, CDs, DVDs & Family Photos | \$50 | | \$ | 50.00 |
| 15. | | | of your entries from Part 3, including any entries for pages you have attached er here | | | · - | \$1,800.00 |
| | Part 4: | Describe Your Fin | ancial Assets | | | | |
| Do | you own or | r have any legal | or equitable interest in any of the following? | | portion | | |
| 16. | Cash Examples: No. Yes. | Money you have in | your wallet, in your home, in a safe deposit box, and on hand when you file your petition | | | | 0.00 |
| 17. | | Checking, savings, | or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, f you have multiple accounts with the same institution, list each. | | | \$ | <u>0.0</u> 0 |
| | Yes. | Describe | Account Type: Institution name: Checking Account Chase | | | \$ \$ | 98.00 98.00 |
| 18. | - | Bond funds, invest | ublicly traded stocks ment accounts with brokerage firms, money market accounts | | | | |
| 19. | Yes. | | Institution or issuer name: and interests in incorporated and unincorporated businesses, including an interest in | | | \$ | 0.00 |
| | No. Yes. | Describe | Name of Entity and Percent of Ownership: | | | \$ | 0.00 |
| 20. | Negotiable | instruments include | e bonds and other negotiable and non-negotiable instruments e personal checks, cashiers' checks, promissory notes, and money orders. re those you cannot transfer to someone by signing or delivering them. | | | | |
| | Yes. | Describe | Issuer name: | | | \$ | 0.00 |
| 21. | | t or pension acc Interests in IRA, El | counts RISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans | | | | |
| | Yes. | Describe | Type of account and Institution name: | | | \$ | 0.00 |
| 22. | Your share | | payments sits you have made so that you may continue service or use from a company andlords, prepaid rent, public utilities (electric, gas, water), telecommunications | | | | |
| | Yes. | Describe | Institution name or individual: | | | \$ | 0.00 |
| 23. | Annuities (| (A contract for a | periodic payment of money to you, either for life or for a number of years) | | | | |
| | Yes. | Describe | Issuer name and description: | | | \$ | 0.00 |
| 24. | | n an education II §§ 530(b)(1), 529A(| RA, in an account in a qualified ABLE program, or under a qualified state tuition program. b), and 529(b)(1). | | | | |
| | Yes. | Describe | Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): | | | \$ | 0.00 |
| 25. | Trusts, equ | uitable or future | interests in property (other than anything listed in line 1), and rights or powers | | | | _ |
| | Yes. | Describe | | | | • | 0.00 |

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First Name 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements Yes Describe..... 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Describe..... 0.00 Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you Describe..... 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement Nο Describe..... Yes. 0.00 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No. Yes. Describe..... 0.00 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Describe..... Yes. 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Describe..... Yes. 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights No. Yes. Describe..... 0.00 35. Any financial assets you did not already list No. Describe..... 0.00

Desc Main

\$98.00

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached

for Part 4. Write that number here-->

Tyra Debtor 1

Case 17-11542 Denise

Doc 1

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Desc Main

First Name

Middle Name

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Document
Last Name

| Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. | |
|---|---|
| 37. Do you own or have any legal or equitable interest in any business-related property? | |
| No. Yes. | |
| | Current value of the portion you own? Do not deduct secured claims or exemptions |
| 38. Accounts receivable or commissions you already earned | |
| No. | |
| Yes. Describe | \$ 0.00 |
| 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic device No. | S |
| Yes. Describe | |
| | \$0.00 |
| 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No. | |
| Yes. Describe | |
| | \$0.00 |
| 41. Inventory | |
| Yes. Describe | |
| | \$ |
| 42. Interests in partnerships or joint ventures | |
| No. Name of Entity and Percent of Ownership: | |
| Yes. Describe | \$0.00 |
| 43. Customer lists, mailing lists, or other compilations No. | |
| Yes. Describe | \$ 0.00 |
| 44. Any business-related property you did not already list | \$ |
| No. | |
| Yes. Describe | |
| | \$ <u>0.0</u> 0 |
| 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached | |
| for Part 5. Write that number here> | \$ 0.00 |
| Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. | |
| If you own or have an interest in farmland, list it in Part 1. | |
| 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? | |
| No. Yes. Describe | |
| Tes. Describe | \$0.00 |
| 47. Farm animals | |
| Examples: Livestock, poultry, farm-raised fish No. | |
| Yes. Describe | |
| | \$0.00 |
| 48. Crops—either growing or harvested | |
| Yes. Describe | |
| | \$0.00 |
| 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade | |
| No. | |
| Yes. Describe | \$0.00 |
| | |

Schedule A/B: Property

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Bononnon Page 15 of 57 umber (if known) Case 17-11542 Doc 1 Desc Main Debtor 1 Tyra First Name 50. Farm and fishing supplies, chemicals, and feed No. Describe..... Yes. 0.00 51. Any farm- and commercial fishing-related property you did not already list Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00 Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here --> List the Totals of Each Part of this Form Part 8: \$ 98,210.00 55. Part 1: Total real estate, line 2 \$ 2,400.00 56. Part 2: Total vehicles, line 5 \$ 1,800.00

\$ 98.00

\$ 0.00

\$ 0.00

\$ 0.00

\$4,298.00

\$102,508.00

\$4,298.00

57. Part 3: Total personal and household items, line 15

59. Part 5: Total business-related property, line 45

61. Part 7: Total other property not listed, line 54

60. Part 6: Total farm- and fishing-related property, line 52

62. Total personal property. Add lines 56 through 61.

63. Total of all property on Schedule A/B. Add line 55 + line 62

58. Part 4: Total financial assets, line 36

Official Form 106A/B Record # 724816 Page 6 of 6 Schedule A/B: Property

Case 17-11542 Doc 1 Filed 04/12/17 Entered 04/12/17 09:14:28 Desc Main

| Fill in this information to identify your case: | | | | | |
|---|----------------------|-------------------------------------|---------------------|--|--|
| Debtor 1 | Tyra | Denise | Bohonnon | | |
| | First Name | Middle Name | Last Name | | |
| Debtor 2 | · | | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name | | |
| United States | Bankruptcy Court for | the : <u>NORTHERN</u> District of _ | ILLINOIS (State) | | |
| Case Number | г | | _ | | |
| (If known) | | | | | |

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

| rate in the Property Tou Claim as Exempt | Part 4: Identify the Property You Claim as Exempt | | | | | | | |
|---|---|---|------------------------------------|--|--|--|--|--|
| 1. Which set of exemptions are you claiming? Check | k one only, even if your spo | ouse is filing with you. | | | | | | |
| You are claiming state and federal nonbankrupt | cy exemptions . 11 U.S.C. | § 522(b)(3) | | | | | | |
| You are claiming federal exemptions. 11 U.S.C. | § 522(b)(2) | | | | | | | |
| | | | | | | | | |
| 2. For any property you list on Schedule A/B that yo | u claim as exempt, fill in t | the information below. | | | | | | |
| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own | Amount of the exemption you claim | Specific laws that allow exemption | | | | | |
| | Copy the value from Schedule A/B | Check only one box for each exemption | | | | | | |
| Brief 11259 S. Carpenter St Chicago IL 60643 - Primary Residence | \$_ 98,210 | \$15,000 | 735 ILCS 5/12-901 - \$15,000.00 | | | | | |
| Line from Schedule A/B: 01 | | 100% of fair market value, up to any applicable statutory limit | | | | | | |
| Brief 2006 Chevrolet Impala w over description: 125,000 miles | \$_ 2,400 | | 735 ILCS 5/12-1001(c) - \$2,400.00 | | | | | |
| Line from Schedule A/B: 03 | | 100% of fair market value, up to any applicable statutory limit | | | | | | |
| Brief Furniture, linens, small appliances, description: table & chairs, bedroom set | \$_ 1,000 | <u></u> \$ | 735 ILCS 5/12-1001(b) - \$1,000.00 | | | | | |
| Line from Schedule A/B: 06 | | 100% of fair market value, up to any applicable statutory limit | | | | | | |
| Brief Flat screen TV, computer, printer, description: music collection, cell phone | \$ <u>400</u> | \$ | 735 ILCS 5/12-1001(b) - \$400.00 | | | | | |
| Line from Schedule A/B: 07 | | 100% of fair market value, up to any applicable statutory limit | | | | | | |
| | | | | | | | | |
| Official Form 106C Record # 724816 Schedule C: The Property You Claim as Exempt Page 1 of 2 | | | | | | | | |

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 Doc 1
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 Desc Main

 Description
 Document
 Page 17 of 57 (ase Number (if known)
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 Page 17 of 57 (ase Number (if know

Debtor 1 Tyra First Name

Middle Name

Last Name

| Part 2: Additi | onal Page | | | |
|---|-------------------------------------|--------------------------------------|---|--------------------------------------|
| Brief description of the property and line on Schedule A/B that lists this property | | Current value of the portion you own | Amount of the exemption you claim | Specific laws that allow exemption |
| | | Copy the value from Schedule A/B | Check only one box for each exemption | |
| Brief description: | Everyday clothes | \$_200 | \$ | 735 ILCS 5/12-1001(a),(e) - \$200.00 |
| Line from Schedule A/B: | <u>11</u> | | 100% of fair market value, up to any applicable statutory limit | |
| Brief description: | Everyday jewelry | \$ <u>150</u> | | 735 ILCS 5/12-1001(b) - \$150.00 |
| Line from Schedule A/B: | 12 | | 100% of fair market value, up to any applicable statutory limit | |
| Brief description: | books, CDs, DVDs & Family Photos | \$ <u>50</u> | <u></u> \$ | 735 ILCS 5/12-1001(a) - \$50.00 |
| Line from Schedule A/B: | 14 | | 100% of fair market value, up to any applicable statutory limit | |
| Brief description: | Checking Account, Chase, 98.00 | \$_ 98 | _ \$ | 735 ILCS 5/12-1001(b) - \$98.00 |
| Line from Schedule A/B: | <u>17</u> | | 100% of fair market value, up to any applicable statutory limit | |
| □ No □ Yes. | | | | |
| Yes. | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| Official Form 106C | Record # 724816 | Schedule C: T | he Property You Claim as Exempt | Page 2 of 2 |

| | | | c 1 Filod 04/12/17 | Entered 04/12/2 | 17 09:14:28 | Desc Main | |
|---------------------------------|---|---|---|------------------------------|---------------------------------------|-------------------------------|--------------------|
| Fill in this in | formation to ide | ntify your case: | | 8 of 57 | | | |
| Debtor 1 | Tyra | Denise | Bohonnon | | | | |
| | First Name | Middle Name | Last Name | | | | |
| Debtor 2 (Spouse, if filing) | First Name | Middle Name | Last Name | | | | |
| United States | Bankruptcy Court fo | or the : <u>NORTHERN</u> | District of ILLINOIS | | | | |
| | | <u></u> | (State) | | | Check if this | s is an |
| (If known) | | | | | | amended fi | ling |
| Official F | orm 106D | | | | | | |
| | | • | Claims Secured by F | Property | | | 12/1 |
| Be as complete | and accurate as | possible. If two marr | ried people are filing together, both ional Page, fill it out, number the er | are equally responsible for | | ny | |
| | • | ne and case number on the secured by your pi | ` | | | | |
| _ | | | e court with your other schedules. Yo | ou have nothing else to reno | ort on this form | | |
| | Il in all of the infor | | ocan war your ouror concurred. To | a nave norming close to repe | ore on the form. | | |
| | | materi belew. | | | | | |
| Part 1: | List All Secured C | laims | | | | | |
| 2. List all se | cured claims. If a | a creditor has more tha | an one secured claim, list the creditor | r separately | Column A Amount of claim | Column A Value of collateral | Column C Unsecured |
| | | • | articular claim, list the other creditors al order according to the creditors na | | Do not deduct the value of collateral | that supports this claim | portion If any |
| 2.1 BMO H | arris Trust& SAVI | l | Describe the property that secure | es the claim: | \$ 86,439.00 | \$ 98,210.00 | \$ <u>0.00</u> |
| Creditor's | Name Monroe St | | 11259 S. Carpenter St Chicago | IL 60643 - Primary | | | |
| Number | Street | | Residence | | | | |
| | | | As of the date you file, the claim i | is: Check all that apply. | | | |
| Chicago | n | IL 60603 | Contingent | | | | |
| City | | State Zip Code | Unliquidated ☐Disputed | | | | |
| Who owes | the debt? Check of | one. | Nature of Lien. Check all that apply | v . | | | |
| Debtor | 1 only | | An agreement you made (such as | | | | |
| Debtor | | | car loan) | | | | |
| = | 1 and Debtor 2 only one of the debtors | | Statutory lien (such as tax lien, m Judgment lien from a lawsuit | echanic's lien) | | | |
| | one of the debiolo | | Other (including a right to offset) | | | | |
| | if this claim relate unity debt | es to a | _ | | | | |
| | was incurred | 2008-2016 | Last 4 digits of account number | 9072 | | | |
| 2.2 Carmax | AUTO Finance | | Describe the property that secure | s the claim: | \$ 3,227.00 | \$ <u>2,400.00</u> | <u>\$_827.00</u> |
| Creditor's | Name Fuckahoe Creek F | Olov | 2006 Chevrolet Impala with over | 125,000 miles | | | |
| Number | Street | - KW | | | | | |
| | | | As of the date you file, the claim i | is: Check all that apply. | | | |
| Richmo | nd | VA 23238 | Contingent | | | | |
| City | Tiu | State Zip Code | Unliquidated Disputed | | | | |
| Who owes | the debt? Check | one. | Nature of Lien. Check all that apply | J. | | | |
| Debtor | - | | An agreement you made (such as | s mortgage or secured | | | |
| Debtor | 2 only 1 and Debtor 2 only | | car loan) | nochanio'a lian) | | | |
| = | one of the debtors | | Statutory lien (such as tax lien, m Judgment lien from a lawsuit | conaine s nell) | | | |
| — — | if this slains relate | os to a | Other (including a right to offset) | | | | |
| | if this claim relate unity debt | | | 0000 | | | |
| | was incurred | 2011-10-19 | Last 4 digits of account number | | | | |
| Add the d | iollar value of yo | ur entries in Column | A on this page. Write that number | here: | \$ <u>89,666.00</u> | | |

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Debtor 1 Tyra Denise Document Page 19 of 57 Case Number (if known)

First Name Middle Name Last

Part 2

List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 89,666.00

| Filli | n this inf | Caso 17 115/12 formation to identify your case | | Filod 04/12/17 | Entered 04/12/17 09:14 0 of 57 | 4:28 | Desc Main | |
|--|--|---|---|---|--|---|---------------------------|--------------------------|
| | | , , , , , , , , , , , , , , , , , , , | - | | 0 01 57 | | | |
| Deb | tor 1 | Tyra [| Denise | Bohonnon | | | | |
| | | First Name Mi | iddle Name | Last Name | | | | |
| | tor 2 se, if filing) | First Name Mi | iddle Name | Last Name | | | | |
| (Орос | sc, ii iiiiig) | i ist reinc | iddic Ivanic | Last Name | | | | |
| Unit | ed States I | Bankruptcy Court for the : <u>NORT</u> | HERN Distric | ct of <u>ILLINOIS</u> (State) | | | | |
| | e Number | | | | | | Check if | |
| | nown) | | | | | | amended | d filing |
| Offic | cial Fo | orm 106E/F | | | | | | |
| Sche | dule | E/F: Creditors Who | Have L | Insecured Claims | | | | 12/15 |
| ist the / <i>B: Pr</i> redito eeded | other pa operty (C rs with pa , copy th any additi | arty to any executory contracts Official Form 106A/B) and on S artially secured claims that are | s or unexpire Schedule G: E e listed in Sc nber the entr and case nun | ed leases that could result in Executory Contracts and Une hedule D: Creditors Who Havies in the boxes on the left. A | s and Part 2 for creditors with NONPRI a claim. Also list executory contracts o expired Leases (Official Form 106G). Do ve Claims Secured by Property. If more attach the Continuation Page to this page | on Schedul o not include space is | <i>l</i> e de any | |
| 1 D o | any cred | litors have priority unsecured | claims again | nst vou? | | | | |
| 50 | - | to Part 2. | olullio again | iot you. | | | | |
| | Yes. | to rait 2. | | | | | | |
| | | our priority unsecured claims. | . If a creditor h | nas more than one priority uns | ecured claim, list the creditor separately | for each cl | laim. For | |
| ea no | ch claim I | listed, identify what type of clair amounts. As much as possible, | m it is. If a clai list the claims | im has both priority and nonpr s in alphabetical order accordi | iority amounts, list that claim here and shing to the creditor's name. If you have molds a particular claim, list the other credit | now both prore than two | riority and o priority | |
| (Fo | or an exp | lanation of each type of claim, s | see the instru | ctions for this form in the instru | , | al claim | Priority | Nonpriority |
| | | | | | 100 | ai Ciaiiii | amount | amount |
| Part | .2± L | ist All of Your NONPRIORITY Ur | secured Clair | ms | | | | |
| 3. Do | any cred | litors have nonpriority unsecu | red claims a | gainst you? | | | | |
| П | No. You | u have nothing to report in this p | part. Submit t | this form to the court with your | other schedules. | | | |
| | Yes. | | | , | | | | |
| | t all of yo | | • | | or who holds each claim. If a creditor ha | | | |
| | | | | | listed, identify what type of claim it is. Do itors in Part 3.If you have more than three | | | |
| cla | ims fill ou | it the Continuation Page of Par | t 2. | | | | | |
| 4.4 | Capital (| ONE BANK USA N | 1.0 | not 4 digits of account number | NULL | | | Total claim \$ 641.00 |
| 4.1 | Creditor's N | | | ast 4 digits of account number | | | | <u> </u> |
| | | apital One Dr | w | hen was the debt incurred? | 2014-2016 | | | |
| | Number | Street | | | | | | |
| | | | ^ | s of the date you file, the claim | is: Check all that apply. | | | |
| | Richmor | nd VA 23238 | 8 - | Contingent Unliquidated | | | | |
| W | City | State Zip Co | ode | Disputed | | | | |
| Ï | Debtor 1 | | _ | • | | | | |
| | Debtor 2 | · | Ту | pe of NONPRIORITY unsecure | d claim: | | | |
| Ī | Debtor 1 | and Debtor 2 only | Ĺ | Student loans | | | | |
| Ī | = | one of the debtors and another | | Obligations arising out of a sepa | ration agreement or divorce | | | |
| Ī | _ | if this claim relates to a | _ | that you did not report as priority | | | | |
| - | | nity debt | | Debts to pension or profit-sharing | g plans, and other similar debts | | | |
| IS | No | n subject to offest? | _ | Other, Specify Credit Card | or Credit Use | | | |
| | Yes | | | Other. Specify Credit Card of | or Great Ose | | | |

Doc 1 Filed 04/12/17 Entered 04/12/17 09:14:28 Desc Main Case 17-11542 Page 21 of 57 Case Number (if known) **Document** Tyra Denise Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

| 4.2 | COMENITY BANK/Ashstwrt | Last 4 digits of account number | NULL | <u>\$ 250.00</u> | | | |
|----------|--|---|------------------------------|------------------|--|--|--|
| | Creditor's Name | | 2045 2046 | | | | |
| | Po Box 182789 | When was the debt incurred? | 2015-2016 | | | | |
| | Number Street | | | | | | |
| | | As of the date you file, the claim is: Check all that apply. | | | | | |
| | 011 10010 | Contingent | | | | | |
| | Columbus OH 43218 | Unliquidated | | | | | |
| V | City State Zip Code Vho owes the debt? Check one. | Disputed | | | | | |
| | Debtor 1 only | _ | | | | | |
| [| Debtor 2 only | Type of NONPRIORITY unsecured c | laim: | | | | |
| [| Debtor 1 and Debtor 2 only | Student loans | | | | | |
| [| At least one of the debtors and another | Obligations arising out of a separation | on agreement or divorce | | | | |
| Ī | Check if this claim relates to a | that you did not report as priority cla | ims | | | | |
| [| community debt | Debts to pension or profit-sharing pl | ans, and other similar debts | | | | |
| ! | s the claim subject to offest? | _ | | | | | |
| | No Yes | Other. Specify Credit Card or C | Credit Use | | | | |
| 4.3 | COMENITY BANK/BryInhme | Last 4 digits of account number | NULL | \$ 94.00 | | | |
| 4.5 | Creditor's Name | | | · | | | |
| | Po Box 182789 | When was the debt incurred? | 2016-2016 | | | | |
| | Number Street | | | | | | |
| | | As of the date you file, the claim is: | Check all that apply. | | | | |
| | | Contingent | | | | | |
| | Columbus OH 43218 | Unliquidated | | | | | |
| v | City State Zip Code Who owes the debt? Check one. | Disputed | | | | | |
| | Debtor 1 only | _ | | | | | |
| li | Debtor 2 only | Type of NONPRIORITY unsecured claim: | | | | | |
| l i | Debtor 1 and Debtor 2 only | Student loans | | | | | |
| Ì | At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | | | | | |
| 1 | Check if this claim relates to a | that you did not report as priority claims | | | | | |
| " | community debt | Debts to pension or profit-sharing plans, and other similar debts | | | | | |
| ! | s the claim subject to offest? | _ | | | | | |
| | ■ No □ | Other. Specify Credit Card or C | Credit Use | | | | |
| 4.4 | Yes COMENITY BANK/JsscIndn | Last 4 digits of account number | NULL | \$ 129.00 | | | |
| 4.4 | Creditor's Name | Last 4 digits of account number | | Ψ20.00 | | | |
| | Po Box 182789 | When was the debt incurred? | 2015-2016 | | | | |
| | Number Street | | | | | | |
| | | As of the date you file, the claim is: | Check all that apply. | | | | |
| | | Contingent | | | | | |
| | Columbus OH 43218 | Unliquidated | | | | | |
| v | City State Zip Code Vho owes the debt? Check one. | Disputed | | | | | |
| li | Debtor 1 only | _ . | | | | | |
| li | Debtor 2 only | Type of NONPRIORITY unsecured c | laim: | | | | |
| l i | Debtor 1 and Debtor 2 only | Student loans | | | | | |
| } | At least one of the debtors and another | Obligations arising out of a separation | on agreement or divorce | | | | |
| | Check if this claim relates to a | that you did not report as priority cla | - | | | | |
| " | community debt | Debts to pension or profit-sharing pl | | | | | |
| <u> </u> | s the claim subject to offest? | _ | | | | | |
| | No | Other. Specify Credit Card or C | Credit Use | | | | |
| | Yes | | | | | | |

Doc 1 Filed 04/12/17 Entered 04/12/17 09:14:28 Desc Main Case 17-11542 Page 22 of 57 Number (if known) **Document** Tyra Denise Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

| After | listing any entries on this page, number them be | eginning with 4.4, followed by 4.5, an | d so forth. | Total Claim | | | |
|-------|--|---|--------------------------------|--------------------|--|--|--|
| 4.5 | COMENITY CAPITAL/HSN | Last 4 digits of account number | NULL | \$ <u>863.00</u> | | | |
| | Creditor's Name | | 2015-2016 | | | | |
| | 995 W 122Nd Ave | When was the debt incurred? | 2010 2010 | | | | |
| | Number Street | | | | | | |
| | | As of the date you file, the claim is: Check all that apply. | | | | | |
| | Westminster CO 80234 | Contingent | | | | | |
| | City State Zip Code | Unliquidated | | | | | |
| | Who owes the debt? Check one. | Disputed | | | | | |
| | Debtor 1 only | | | | | | |
| | Debtor 2 only | Type of NONPRIORITY unsecured of | claim: | | | | |
| | Debtor 1 and Debtor 2 only | Student loans | | | | | |
| | At least one of the debtors and another | Obligations arising out of a separati | on agreement or divorce | | | | |
| | Check if this claim relates to a | that you did not report as priority cla | aims | | | | |
| | community debt | Debts to pension or profit-sharing p | lans, and other similar debts | | | | |
| | Is the claim subject to offest? | | | | | | |
| | No | Other. Specify Credit Card or 0 | Credit Use | | | | |
| | DEPT OF ED/Navient | | 0821 | \$ 3,171.00 | | | |
| 4.6 | | Last 4 digits of account number | | \$ 3,171.00 | | | |
| | Creditor's Name Po Box 9635 | When was the debt incurred? | 2009-2016 | | | | |
| | Number Street | | | | | | |
| | | | | | | | |
| | | As of the date you file, the claim is: | Check all that apply. | | | | |
| | Wilkes Barre PA 18773 | Contingent | | | | | |
| | City State Zip Code | Unliquidated | | | | | |
| | Who owes the debt? Check one. | Disputed | | | | | |
| | Debtor 1 only | | | | | | |
| | Debtor 2 only | Type of NONPRIORITY unsecured of | claim: | | | | |
| | Debtor 1 and Debtor 2 only | Student loans | | | | | |
| | At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | | | | | |
| | Check if this claim relates to a | that you did not report as priority claims | | | | | |
| | community debt | Debts to pension or profit-sharing plans, and other similar debts | | | | | |
| | Is the claim subject to offest? | _ | | | | | |
| | ■ No | Other. Specify | | | | | |
| 4.7 | DEPT OF ED/Navient | Last 4 digits of account number | 0828 | \$ 3,637.00 | | | |
| 4.7 | Creditor's Name | Last 4 digits of account number | | <u> </u> | | | |
| | Po Box 9635 | When was the debt incurred? | 2014-2016 | | | | |
| | Number Street | | | | | | |
| | | As of the date you file, the claim is: | Check all that apply | | | | |
| | | Contingent | oneon all trat apply. | | | | |
| | Wilkes Barre PA 18773 | = ' | | | | | |
| | City State Zip Code | ☐ Unliquidated ☐ Disputed | | | | | |
| | Who owes the debt? Check one. | Disputed | | | | | |
| | Debtor 1 only | | | | | | |
| | Debtor 2 only | Type of NONPRIORITY unsecured of | claim: | | | | |
| | Debtor 1 and Debtor 2 only | Student loans | | | | | |
| | At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | | | | | |
| | Check if this claim relates to a | that you did not report as priority claims | | | | | |
| | community debt Is the claim subject to offest? | Debts to pension or profit-sharing p | iaris, and other similar debts | | | | |
| | No | Other. Specify | | | | | |
| L | Yes | | | | | | |
| | | | | | | | |

Doc 1 Filed 04/12/17 Entered 04/12/17 09:14:28 Desc Main Case 17-11542 Page 23 of 57 Number (if known) **Document** Tyra Denise Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

| | Last 4 digits of account number 0021 | \$ <u>4,005.00</u> |
|--|--|--------------------|
| Creditor's Name | | |
| Po Box 9635 | When was the debt incurred? 2009-2016 | |
| Number Street | | |
| Number | | |
| | As of the date you file, the claim is: Check all that apply. | |
| | Contingent | |
| Wilkes Barre PA 18773 | | |
| | Unliquidated | |
| City State Zip Code Who owes the debt? Check one. | Disputed | |
| | | |
| Debtor 1 only | | |
| Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| Debtor 1 and Debtor 2 only | Student loans | |
| | | |
| At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| Check if this claim relates to a | that you did not report as priority claims | |
| community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| Is the claim subject to offest? | _ | |
| No | Поп | |
| │ | Other. Specify | |
| Yes DEPT OF ED/Navient | | ♠ € 242.00 |
| 4.9 | Last 4 digits of account number 0821 | <u>\$ 6,342.00</u> |
| Creditor's Name | 0000 0040 | |
| Po Box 9635 | When was the debt incurred? 2009-2016 | |
| Number Street | | |
| | | |
| | As of the date you file, the claim is: Check all that apply. | |
| | Contingent | |
| Wilkes Barre PA 18773 | | |
| City State Zip Code | Unliquidated | |
| Who owes the debt? Check one. | Disputed | |
| Dahter 4 amb | _ | |
| | | |
| Debtor 1 only | | |
| Debtor 1 only Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| | Type of NONPRIORITY unsecured claim: Student loans | |
| Debtor 2 only Debtor 1 and Debtor 2 only | Student loans | |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another | Student loans Obligations arising out of a separation agreement or divorce | |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a | Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims | |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt | Student loans Obligations arising out of a separation agreement or divorce | |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a | Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims | |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt | Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts | |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No | Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims | |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes | Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify | \$ 6.576.00 |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes DEPT OF ED/Navient | Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts | \$ <u>6,576.00</u> |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.10 DEPT OF ED/Navient Creditor's Name | Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number | \$ <u>6,576.00</u> |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes DEPT OF ED/Navient | Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify | \$ <u>6,576.00</u> |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.10 DEPT OF ED/Navient Creditor's Name | Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number | \$ <u>6,576.00</u> |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.10 DEPT OF ED/Navient Creditor's Name Po Box 9635 | Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number | \$ <u>6,576.00</u> |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.10 DEPT OF ED/Navient Creditor's Name Po Box 9635 | Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number | \$ <u>6,576.00</u> |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.10 DEPT OF ED/Navient Creditor's Name Po Box 9635 Number Street | Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number | \$ <u>6,576.00</u> |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.10 DEPT OF ED/Navient Creditor's Name Po Box 9635 | Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number | \$ <u>6,576.00</u> |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.10 DEPT OF ED/Navient Creditor's Name Po Box 9635 Number Street Wilkes Barre PA 18773 City State Zip Code | Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number | \$ <u>6,576.00</u> |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.10 DEPT OF ED/Navient Creditor's Name Po Box 9635 Number Street Wilkes Barre PA 18773 | Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number | \$ <u>6,576.00</u> |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.10 DEPT OF ED/Navient Creditor's Name Po Box 9635 Number Street Wilkes Barre PA 18773 City State Zip Code | Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number | \$ <u>6,576.00</u> |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.10 DEPT OF ED/Navient Creditor's Name Po Box 9635 Number Street Wilkes Barre PA 18773 City State Zip Code Who owes the debt? Check one. | Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number | \$ <u>6,576.00</u> |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.10 DEPT OF ED/Navient Creditor's Name Po Box 9635 Number Street Wilkes Barre PA 18773 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only | Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number | \$ <u>6,576.00</u> |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.10 DEPT OF ED/Navient Creditor's Name Po Box 9635 Number Street Wilkes Barre PA 18773 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only | Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number | \$ <u>6,576.00</u> |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.10 DEPT OF ED/Navient Creditor's Name Po Box 9635 Number Street Wilkes Barre PA 18773 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only | Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number | \$ <u>6,576.00</u> |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.10 DEPT OF ED/Navient Creditor's Name Po Box 9635 Number Street Wilkes Barre PA 18773 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another | Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number | \$ <u>6,576.00</u> |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.10 DEPT OF ED/Navient Creditor's Name Po Box 9635 Number Street Wilkes Barre PA 18773 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a | Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number | \$ <u>6,576.00</u> |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.10 DEPT OF ED/Navient Creditor's Name Po Box 9635 Number Street Wilkes Barre PA 18773 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt | Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number | \$ <u>6,576.00</u> |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.10 DEPT OF ED/Navient Creditor's Name Po Box 9635 Number Street Wilkes Barre PA 18773 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? | Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number | \$ <u>6,576.00</u> |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.10 DEPT OF ED/Navient Creditor's Name Po Box 9635 Number Street Wilkes Barre PA 18773 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt | Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number | \$ <u>6,576.00</u> |

| | | Case 17-11542 | Doc 1 | | Entered 04/12/17 09:14:2 | | | | | |
|--|---|---------------|-------|------------------|--------------------------------------|--|--|--|--|--|
| Debtor 1 | Tyra | Denise | | D OCUMENT | Page 24 of 57 Case Number (if known) | | | | | |
| | First Name | Middle Name | | Last Name | | | | | | |
| Part 2: | Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page | | | | | | | | | |
| After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. | | | | | | | | | | |

| After li | sting any entries on this page, number them b | eginning with 4.4, followed by 4.5, a | nd so forth. | Total Claim |
|----------|--|---|--------------------------------|--------------------|
| 4.11 | Discover FIN SVCS LLC | Last 4 digits of account number _ | NULL | \$ <u>3,430.00</u> |
| | Creditor's Name | When was the debt incurred? | 2012-2016 | |
| | Po Box 15316 Number Street | when was the debt incurred? | | |
| | Number Street | | | |
| | | As of the date you file, the claim is | : Check all that apply. | |
| | Wilmington DE 19850 | Contingent | | |
| | City State Zip Code | Unliquidated | | |
| ٧ | Who owes the debt? Check one. | Disputed | | |
| • | Debtor 1 only | | | |
| | Debtor 2 only | Type of NONPRIORITY unsecured | claim: | |
| | Debtor 1 and Debtor 2 only | Student loans | | |
| Ī | At least one of the debtors and another | Obligations arising out of a separat | ion agreement or divorce | |
| Ī | Check if this claim relates to a | that you did not report as priority cla | aims | |
| _ | community debt | Debts to pension or profit-sharing p | olans, and other similar debts | |
| ļ: | s the claim subject to offest? | | | |
| | No | Other. Specify Credit Card or | Credit Use | |
| | Yes IRS Non-Priority | | | \$ 800.00 |
| .12 | | Last 4 digits of account number _ | | \$ <u>800.00</u> |
| | Creditor's Name PO Box 7346 | When was the debt incurred? | 2010 | |
| | Number Street | when was the dest meaned: | | |
| | Number Street | | | |
| | | As of the date you file, the claim is | : Check all that apply. | |
| | Philadelphia PA 19101 | Contingent | | |
| | City State Zip Code | Unliquidated | | |
| V | Who owes the debt? Check one. | Disputed | | |
| | Debtor 1 only | | | |
| [| Debtor 2 only | Type of NONPRIORITY unsecured | claim: | |
| Ī | Debtor 1 and Debtor 2 only | Student loans | | |
| Ī | At least one of the debtors and another | Obligations arising out of a separat | ion agreement or divorce | |
| Ī | Check if this claim relates to a | that you did not report as priority cla | aims | |
| | community debt | Debts to pension or profit-sharing p | olans, and other similar debts | |
| l: | s the claim subject to offest? | | | |
| ļ | No | Other. SpecifyTaxes - Federa | al, State/Local | |
| | Yes | | 0004 | |
| .13 | Navient Solutions INC | Last 4 digits of account number _ | 0821 | \$ <u>0.00</u> |
| | Creditor's Name 11100 Usa Pkwy | When was the debt incurred? | 2009-2010 | |
| | | when was the debt incurred? | | |
| | Number Street | | | |
| | | As of the date you file, the claim is | : Check all that apply. | |
| | Fishers IN 46037 | Contingent | | |
| | | Unliquidated | | |
| ٧ | City State Zip Code Vho owes the debt? Check one. | Disputed | | |
| | Debtor 1 only | | | |
| Ī | Debtor 2 only | Type of NONPRIORITY unsecured | claim: | |
| Ī | Debtor 1 and Debtor 2 only | Student loans | | |
| ř | At least one of the debtors and another | Obligations arising out of a separat | ion agreement or divorce | |
| ľ | Check if this claim relates to a | that you did not report as priority cla | | |
| L | community debt | Debts to pension or profit-sharing p | | |
| Ŀ | s the claim subject to offest? | | | |
| | No | Пан а и | | |
| Ŀ | Yes | Other. Specify | | |

| | | Case 17-11542 | Doc 1 | Filed 04/12/17 | Entered 04/12/17 09:14:28 | Desc Main | |
|--|---|---------------|-------|-----------------|---------------------------------|-----------|--|
| Debtor 1 | Tyra | Denise | | Document | Page 25 of 57 Number (if known) | | |
| | First Name | Middle Name | | Last Name | | | |
| Part 2: | Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page | | | | | | |
| After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. | | | | | | | |

| After lis | sting any entries on this page, number them be | eginning with 4.4, followed by 4.5, and so forth. | Total Claim |
|-----------|--|---|----------------|
| 4.14 | Navient Solutions INC | Last 4 digits of account number 0821 | \$ <u>0.00</u> |
| | Creditor's Name | 0000 0040 | |
| | 11100 Usa Pkwy | When was the debt incurred? 2009-2010 | |
| | Number Street | | |
| | | As of the date you file, the claim is: Check all that apply. | |
| | | Contingent | |
| | Fishers IN 46037 | Unliquidated | |
| ١, | City State Zip Code /ho owes the debt? Check one. | Disputed | |
| ľ | | | |
| | Debtor 1 only Debtor 2 only | Time of NONDRIORITY was sound alsimo | |
| | = | Type of NONPRIORITY unsecured claim: Student loans | |
| | Debtor 1 and Debtor 2 only | | |
| | At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| 4 | Check if this claim relates to a community debt | that you did not report as priority claims | |
| ls | the claim subject to offest? | Debts to pension or profit-sharing plans, and other similar debts | |
| | No | Other. Specify | |
| ΙĒ | Yes | Other. Specify | |
| 4.15 | Navient Solutions INC | Last 4 digits of account number 0821 | \$ 0.00 |
| | Creditor's Name | | |
| | 11100 Usa Pkwy | When was the debt incurred? 2009-2010 | |
| | Number Street | | |
| | | As of the date you file, the claim is: Check all that apply. | |
| | | Contingent | |
| | Fishers IN 46037 | ☐ Unliquidated | |
| l | City State Zip Code | Disputed | |
| W | /ho owes the debt? Check one. | Disputed | |
| | Debtor 1 only | | |
| | Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| <u> </u> | Debtor 1 and Debtor 2 only | Student loans | |
| <u>L</u> | At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| [| Check if this claim relates to a | that you did not report as priority claims | |
| | community debt the claim subject to offest? | Debts to pension or profit-sharing plans, and other similar debts | |
| | No | П., | |
| 1 7 | Yes | Other. Specify | |
| 1 16 | Verizon Wireless | Last 4 digits of account number NULL | \$ 305.00 |
| 4.16 | Creditor's Name | Each 4 digito of account number | · |
| | Po Box 49 | When was the debt incurred? 2012-2016 | |
| | Number Street | | |
| | | As of the date you file, the claim is: Check all that apply. | |
| | | Contingent | |
| | Lakeland FL 33802 | Unliquidated | |
| | City State Zip Code | | |
| <u> </u> | /ho owes the debt? Check one. | Disputed | |
| | Debtor 1 only | | |
| <u> </u> | Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| [| Debtor 1 and Debtor 2 only | Student loans | |
| [| At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| | Check if this claim relates to a | that you did not report as priority claims | |
| | community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| Is | s the claim subject to offest? | | |
| | No | Other. Specify Unknown Credit Extension | |
| | Yes | | |

Schedule E/F: Creditors Who Have Unsecured Claims

Doc 1 Filed 04/12/17 Entered 04/12/17 09:14:28 Desc Main Rescuence Page 26 of 57 (If known) Case 17-11542 Denise

| r 1 | Tyra Denise | Page 20 015/Case Number (if know | n) |
|---------------|--|---|--------------------|
| | First Name Middle Name | Last Name | |
| art 2 | Your NONPRIORITY Unsecured Claims | - Continuation Page | |
| lieti | ing any entries on this page number then | n beginning with 4.4, followed by 4.5, and so forth. | Total Claim |
| iisti | ing any entires on this page, number then | r beginning with 4.4, followed by 4.3, and 30 forth. | Total Glaim |
| , <u>v</u> | Webbank | Last 4 digits of account number 5553 | \$ <u>1,510.00</u> |
| | Creditor's Name | When was the debt incurred? 2014-2014 | |
| _ | 2365 Northside Dr Ste 30 | When was the debt incurred? | |
| N | Number Street | | |
| _ | | As of the date you file, the claim is: Check all that apply. | |
| 0 | San Diego CA 92108 | Contingent | |
| _ | City State Zip Code | Unliquidated | |
| | no owes the debt? Check one. | Disputed | |
| | Debtor 1 only | | |
| | Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| | Debtor 1 and Debtor 2 only | Student loans | |
| | At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| П | Check if this claim relates to a | that you did not report as priority claims | |
| | community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| | the claim subject to offest? | <u>_</u> | |
| = | No | Other. Specify Unknown Credit Extension | |
| $\overline{}$ | Yes Webbank/Fingerhut | Last 4 digits of account number NULL | \$ 470.00 |
| <u>'</u> | Creditor's Name | Last 4 digits of account number | <u> </u> |
| | 6250 Ridgewood Rd | When was the debt incurred? 2015-2016 | |
| N | Number Street | | |
| | | As of the date you file, the claim is: Check all that apply. | |
| _ | | Contingent | |
| S | Saint Cloud MN 56303 | Unliquidated | |
| | City State Zip Code no owes the debt? Check one. | Disputed | |
| _ | Debtor 1 only | | |
| = | Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| = | Debtor 1 and Debtor 2 only | Student loans | |
| = | At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| = | Check if this claim relates to a | that you did not report as priority claims | |
| | community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| | the claim subject to offest? | | |
| | No | Other. Specify Credit Card or Credit Use | |
| | Yes | | |

Schedule E/F: Creditors Who Have Unsecured Claims

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Case 17-11542 Doc 1 Filed 04/12/17 Entered 04/12/17 09:14:28 Desc Main

Tyra Debtor 1

Denise

Pacument

Page 27 of 57
Case Number (if known)

Add the Amounts for Each Type of Unsecured Claim

| 6. | Total the amounts of certain types of unsecured claims. | This information is for statistical reporting purposes only. 28 U.S.C. § 159. |
|----|---|---|
| | Add the amounts for each type of unsecured claim. | |

| | | | Total claim |
|-----------------------------|---|-----|--------------|
| Total claims | 6a. Domestic support obligations | 6a. | \$0.00 |
| | 6b. Taxes and Certain other debts you owe the government | 6b. | \$0.00 |
| | 6c. Claims for death or personal injury while you were intoxicated | 6c. | \$0.00 |
| | 6d. Other. Add all other priority unsecured claims. Write that amount here. | 6d. | \$0.00 |
| | 6e. Total. Add lines 6a through 6d. | 6e. | \$0.00 |
| | | | Total claim |
| Total claims from Part 2 | 6f. Student loans | 6f. | \$23,731.00 |
| | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6g. | \$0.00 |
| | 6h. Debts to pension or profit-sharing plans, and other similar debts | 6h. | \$0.00 |
| | 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. | 6i. | \$8,492.00 |
| | | 6j. | \$ 32,223.00 |

| Fil | l in this in | Caso 17 | | ilod 04/12/17 | Entered 04/12/1 | 7 09:14:28 | Desc Main | |
|-------------------------------|---|--|---|--|--|------------------------------------|--------------------|-------|
| | | ormation to lacin | my your case. | | 8 of 57 | | | |
| De | ebtor 1 | Tyra First Name | Denise Middle Name | Bohonnon Last Name | | | | |
| De | ebtor 2 | - I I St Name | WILCOLD Name | Lastivanie | | | | |
| (Sp | oouse, if filing) | First Name | Middle Name | Last Name | | | | |
| Uı | nited States | Bankruptcy Court for | r the : <u>NORTHERN</u> District of <u>l</u> | | | | | |
| | ase Number | | | (State) | | | Check if this is a | n |
| | f known) | 4000 | | | | | amended filing | |
| Off | icial Fo | orm 106G | | | | | | 12/15 |
| Be as informadditi 1. D | complete nation. If minoral pages to you have No. Cho Yes. Fill | and accurate as nore space is needs, write your name any executory of each this box and so in all of the informally each person of the person of the informally each person of the informa | possible. If two married people ded, copy the additional page, e and case number (if known). contracts or unexpired leases? submit this form to the court with mation below even if the contract or company with whom you have cell phone). See the instruction | are filing together, both fill it out, number the end of the second of t | n are equally responsible for a tries, and attach it to this particles, and attach it to the particles, and have nothing else to report Schedule A/B: Property (Office Then state what each contract in the particles, and | t on this form. cial Form 106A/B) | for | |
| u | nexpired le | ases. | nom you have the contract or le | | | the contract or lease | | |
| 2.1 | | | | | | | | |
| | Name | | | | | | | |
| | Number | Street | | | - | | | |
| | City | | State Zip 0 | Code | - | | | |
| 2.2 | | | | | | | | |
| | Name | | | | | | | |
| | Number | Street | | | • | | | |
| | City | | State Zip (| Code | | | | |
| 2.3 | | | | | | | | |
| | Name | | | | | | | |
| | Number | Street | | | | | | |
| | City | | State Zip (| Code | | | | |
| 2.4 | | | | | | | | |
| | Name | | | | | | | |
| | Number | Street | | | | | | |
| | City | | State Zip 0 | Code | - | | | |
| 2.5 | | | | | | | | |
| | Name | | | | | | | |
| | Number | Street | | | - | | | |
| | | | | | | | | |

State Zip Code

City

Case 17-11542 Doc 1 Filed 04/12/17 Entered 04/12/17 09:14:28 Desc Main

| Fill in this information to identify your case: | | | | | | |
|---|--|-------------|-----------|--|--|--|
| Debtor 1 | Tyra | Denise | Bohonnon | | | |
| | First Name | Middle Name | Last Name | | | |
| Debtor 2 | · | | | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name | | | |
| United States | United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State) | | | | | |
| Case Number | | | _ | | | |
| (If known) | | | | | | |

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

| any A | dditional Pages, write your name ar | nd case number (if known). Answ | er every question. | |
|-------------|---|--|----------------------|---|
| 1. D | o you have any codebtors? (If you a | re filing a joint case, do not list eith | ner spouse as a code | btor.) |
| | No. | | | |
| | Yes | | | |
| | lithin the last 8 years, have you liverizona, California, Idaho, Lousiiana, N | | • , | unity property states and territories include and Wisconsin.) |
| | No. Go to line 3. | | | |
| | Yes. Did your spouse, former spo | use, or legal equivalent live with yo | ou at the time? | |
| | | e or territory did you live? | Fill ir | n the name and current address of that person. |
| | Name of your spouse, former spouse or | legal equivalent | | |
| | | | | |
| | Number Street | | | |
| | City | State | Zip Code | |
| 3 | chedule E/F, or Schedule G to fill ou | at Column 2. | | Column 2: The creditor to whom you owe the debt |
| | | | | Check all schedules that apply: |
| 3.1 | | | | Schedule D, line |
| | Name | | | Schedule E/F, line |
| | Number Street | | | Schedule G, line |
| | City | State | Zip Code | |
| 3.2 | | | | Schedule D, line |
| | Name | | | Schedule E/F, line |
| | Number Street | | | Schedule G, line |
| _ | City | State | Zip Code | |
| 3.3 | | | | Schedule D, line |
| | Name | | | Schedule E/F, line |
| | Number Street | | | Schedule G, line |
| | City | State | Zip Code | |

Official Form 106H Record # 724816 Schedule H: Your Codebtors Page 1 of 1

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| | 0000 17 11 | | Document | Page 30 of 57 |
|---------------------------------------|-----------------------|--------------------------------|-----------------------|--|
| Fill in this in | formation to identify | y your case: | | |
| Debtor 1 | Tyra First Name | Denise Middle Name | Bohonnon Last Name | <u>n</u> |
| Debtor 2 (Spouse, if filing) | First Name | Middle Name | Last Name | _ |
| United States Case Number (If known) | | e : <u>NORTHERN DISTRICT (</u> | OF ILLINOIS | Check if this is: An amended filing A supplement showing post-petition |
| Official F | <u>orm 106l</u> | | | chapter 13 income as of the following date: MM / DD / YYYY |
| Schedul | e I: Your In | come | | 12/15 |

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse.

supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

| Pa | ort 1: Describe Employment | | | | | | |
|----|--|---|--------------------------|--------------|-----------------------------------|--|--|
| 1. | Fill in your employment information | | Debtor 1 | | Debtor 2 or non-filing spouse | | |
| | If you have more than one job, attach a separate page with information about additional employers. | Employment status | Employed X Not employed | d | Employed Not employed | | |
| | Include part-time, seasonal, or self-employed work. | Occupation | | | | | |
| | Occupation may Include student or homemaker, if it applies. | Employers name | | | | | |
| | | Employers address | | | | | |
| | | | | | , | | |
| | | How long employed there? | | | | | |
| Pa | IT 2: Give Details About Monthl | ly Income | | | | | |
| | Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. | | | | | | |
| | | | | For Debtor 1 | For Debtor 2 or non-filing spouse | | |
| 2. | | y and commissions (before all payr calculate what the monthly wage wor | | \$0.00 | \$0.00 | | |
| 3. | Estimate and list monthly overti | me pay. | | \$0.00 | \$0.00 | | |
| 4. | Calculate gross income. Add line | e 2 + line 3. | | \$0.00 | \$0.00 | | |

 Official Form 106I
 Record # 724816
 Schedule I: Your Income
 Page 1 of 2

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Case Number (if known)

Document Tyra Denise Debtor 1 First Name Middle Name Last Name

| | | | For Debtor 1 | For Debtor 2 or non-filing spouse | | |
|---|--|-----|--------------|-----------------------------------|------------|--|
| Сор | y line 4 here | 4. | \$0.00 | \$0.00 | | |
| 5. List all | payroll deductions: | | | | | |
| 5a. 1 | Tax, Medicare, and Social Security deductions | 5a. | \$0.00 | \$0.00 | | |
| 5b. l | Mandatory contributions for retirement plans | 5b. | \$0.00 | \$0.00 | | |
| 5c. \ | Voluntary contributions for retirement plans | 5c. | \$0.00 | \$0.00 | | |
| 5d. l | Required repayments of retirement fund loans | 5d. | \$0.00 | \$0.00 | | |
| 5e. l | Insurance | 5e. | \$0.00 | \$0.00 | | |
| 5f. I | Domestic support obligations | 5f. | \$0.00 | \$0.00 | | |
| 5g. l | Union dues | 5g. | \$0.00 | \$0.00 | | |
| 5h. | Other deductions. Specify: | 5h. | \$0.00 | \$0.00 | | |
| 6. Add the | e payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. | 6. | \$0.00 | \$0.00 | | |
| 7. Calcula | te total monthly take-home pay. Subtract line 6 from line 4. | 7. | \$0.00 | \$0.00 | | |
| 8. List all | other income regularly received: | | , | , | | |
| 8a. | Net income from rental property and from operating a business, | | | | | |
| | profession, or farm | | | | | |
| | Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total | | | | | |
| | monthly net income. | 8a. | \$0.00 | \$0.00 | | |
| 8b. | Interest and dividends | 8b. | \$0.00 | \$0.00 | | |
| 8c. | Family support payments that you, a non-filing spouse, or a | 8c. | \$ 203.69 | \$ 0.00 | | |
| | dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce | _ | | | | |
| | settlement, and property settlement. | | | | | |
| 8d. | Unemployment compensation | 8d. | \$1,000.00 | \$0.00 | | |
| 8e. | Social Security | 8e. | \$0.00 | \$0.00 | | |
| 8f. | Other government assistance that you regularly receive | 8f. | \$714.00 | \$0.00 | | |
| | Include cash assistance and the value (if known) of any non-cash | | | | | |
| | assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: | | | | | |
| 8g. | Pension or retirement income | 8g. | \$0.00 | \$0.00 | | |
| 8h. | Other monthly income. Specify: | 8h. | \$0.00 | \$0.00 | | |
| 9. Add | all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. | 9. | \$1,917.69 | \$0.00 | | |
| | culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. | 10. | \$1,917.69 + | *0.00 | \$1,917.69 | |
| Incluothed Do r Spe 12. Add Writ 13. Do y | Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies | | | | | |

| Fill in this in | nformation to identify yo | ur case: | | | | |
|---------------------------------|---|------------------------------|------------------------------|--|--|------------------------------|
| Debtor 1 | Tyra | Denise | Bohonnon | Check if this is: | | |
| Dahtar 0 | First Name | Middle Name | Last Name | An amende | J | |
| Debtor 2 (Spouse, if filing) | First Name | Middle Name | Last Name | | ent snowing post of the following d | -petition chapter 13 ate: |
| United States | s Bankruptcy Court for the : _ | NORTHERN DISTRICT C | F ILLINOIS_ | | | |
| Case Numbe | er | | _ | MM / DD / ` | YYYY | |
| | | | | · | = | 2 because Debtor 2 |
| Official F | <u>form 106J</u> | | | ☐ maintains a | separate house | hold. |
| Schedu | le J: Your Ex _l | enses | | | | 12/14 |
| more space is every question | needed, attach another s | | | are equally responsible for supplyi ges, write your name and case num | - | |
| | Describe Your Household | | | | | |
| 1. Is this a jo | int case? Go to line 2. | | | | | |
| Yes. | Does Debtor 2 live in a s | eparate household? | | | | |
| | No. | t file a consenta Oale della | - 1 | | | |
| | Yes. Debtor 2 must | t file a separate Schedul | e J. | | | |
| 2. Do you | have dependents? | No | | Dependent's relationship to | Dependent's | Does dependent live |
| Do not li Debtor 2 | st Debtor 1 and | | this information for dent | Debtor 1 or Debtor 2 | age | with you? |
| Do not s | state the dependents' | | | Daughter | 13 | X Yes |
| names. | | | | | | x No |
| | | | | | | Yes |
| | | | | | | X No |
| | | | | | | Yes |
| | | | | | | Yes |
| | | | | | | X No |
| | | | | | | Yes |
| _ | expenses include | X No | | | | |
| | es of people other than f and your dependents? | Yes | | | | |
| Part 2: | Estimate Your Ongoing Mo | onthly Expenses | | | | |
| - | | · · · | = | n as a supplement in a Chapter 13 o | - | |
| the applicable | | ptcy is filed. If this is a | supplemental Schedule J, | check the box at the top of the for | m and fill in | |
| | - | = | nce if you know the value | | V | our expenses |
| | | | Income (Official Form 106l. | | | our expenses |
| | tal or home ownership e t for the ground or lot. | xpenses for your reside | ence. Include first mortgage | payments and | 4. | \$410.00 |
| | cluded in line 4: | | | | | , |
| 4a. Re | eal estate taxes | | | | 4a. | \$0.00 |
| 4b. Pr | operty, homeowner's, or i | enter's insurance | | | 4b. | \$0.00 |
| 4c. Ho | ome maintenance, repair, | and upkeep expenses | | | 4c. | \$0.00 |
| 4d. Ho | omeowner's association o | r condominium dues | | | 4d. | \$0.00 |

Case 17-11542 Doc 1 Filed 04/12/17 Entered 04/12/17 09:14:28 Desc Main Document

Last Name

Denise Tyra

Middle Name

Debtor 1

First Name

Page 33 of 57 Case Number (if known) __

Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$160.00 Electricity, heat, natural gas 6a. 6h \$30.00 Water, sewer, garbage collection \$149.00 6c. Telephone, cell phone, internet, satellite, and cable service 6c. \$ 0.00 Other. Specify:_ 6d. 7. \$714.00 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$20.00 9. Clothing, laundry, and dry cleaning 10. \$0.00 10. Personal care products and services \$0.00 11. Medical and dental expenses 11. \$50.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$78.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: _ 17. Installment or lease payments: \$297.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. 20a. Mortgages on other property \$ 0.00 \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Official Form 106J Record # 724816 Case 17-11542 Doc 1 Filed 04/12/17 Entered 04/12/17 09:14:28 Desc Main Document Page 34 of 57

Denise Tyra Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$10.00 21. Other. Specify: ___Pet Care (\$10.00), 21. 22.. Your monthly expense: Add lines 4 through 21. \$1,918.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$1,917.69 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$1,918.00 23b. Copy your monthly expenses from line 22 above. 23b.-23c. Subtract your monthly expenses from your monthly income. -\$0.31 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Yes. Explain Here:

Official Form 106J Record # 724816 Schedule J: Your Expenses Page 3 of 3

| Fill in this in | formation to iden | ntify your case: | |
|---------------------|-------------------|--------------------------------------|---------------------|
| Debtor 1 | Tyra | Denise | Bohonnon |
| | First Name | Middle Name | Last Name |
| Debtor 2 | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| Case Number | | or the : <u>NORTHERN</u> District of | ILLINOIS (State) |
| (If known) | | | |

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

| Sign Below | | | | | | | | |
|---|---|--|--|--|--|--|--|--|
| Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? | | | | | | | | |
| ■ No | | | | | | | | |
| Yes. Name of Person | Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| Under populty of porium. I declare that I have read th | ne summary and schedules filed with this declaration and that they are true and | | | | | | | |
| correct. | le summary and scriedules med with this declaration and that they are tide and | | | | | | | |
| ★ /s/ Tyra Denise Bohonnon | x | | | | | | | |
| Signature of Debtor 1 | Signature of Debtor 2 | | | | | | | |
| Date 04/10/2017 | Date | | | | | | | |
| MM / DD / YYYY | MM / DD / YYYY | | | | | | | |
| | | | | | | | | |

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Page 36 of 57 Document Fill in this information to identify your case: Bohonnon Debtor 1 Tyra Denise Middle Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State) Case Number Check if this is an (If known) amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

| number (If known). Answer every question. | | | | | | | | |
|---|-------------------------------|-----------|-------------------------------|--|--|--|--|--|
| Cive Details About Your Marital Status and Where You Lived Before | | | | | | | | |
| 01. What is your current marital status? | | | | | | | | |
| Married | Married | | | | | | | |
| Not married | | | | | | | | |
| 02 During the last 3 years, have you lived anywhere other than where you live now? | | | | | | | | |
| ■ No. □ Yes. List all of the places you lived in the last 3 years. Do not include where you live now. | | | | | | | | |
| Debtor 1 | Dates Debtor 1 lived there | Debtor 2: | Dates Debtor 2 lived there | | | | | |
| 03 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) | | | | | | | | |
| No. ☐ Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). | | | | | | | | |
| Test make sale you ill out solicade in Toda Societies (| omalar om room. | | | | | | | |
| Part 2: Explain the Sources of Your Income | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
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Debtor 1 Tyra Denise Bohonnon Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$0.00 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$27,546 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$27,000 Wages, commissions. For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) \$4000 Unemployment From January 1 of current year until Child Support \$814 the date you filed for bankruptcy: LINK \$2,856 Child Support \$2,444 For last calendar year: LINK \$8,568 (January 1 to December 31, 2016) Child Support For last calendar year: \$2,444 LINK \$8,568 (January 1 to December 31, 2015)

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Bohonnon

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Case Number (if known) _

First Name Middle Name Last Name Part 3: List Certain Payments You Made Before You Filed for Bankruptcy 06 Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? \square No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments BMO Harris Trust& SAVI 111 W Monthly \$ 1,221 \$ 85,218 Mortgage Car Monroe St Chicago IL 60603 Credit card П Loan repayment Suppliers or vendors Other Carmax AUTO Finance 12800 Monthly 891 \$ 2,336 ■ Mortgage Car Tuckahoe Creek Pkw Richmond Credit card VA 23238 Loan repayment Suppliers or vendors Other _ Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount Amount you still Reason for this payment payment owe

Tyra

Debtor 1

Denise

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| Debto | r 1 | l yra | Denise | Bohonnon | | Case Number (if known) | · | | |
|-------|------------|----------------------------------|---|--------------------------|--------------------|-----------------------------------|------------------|-----------------------------------|---|
| | | First Name | Middle Name | Last Name | | | | | |
| 08 | an ir | nsider? | fore you filed for bankruptcy, did yo s on debts guaranteed or cosigned | | r transfer any pro | perty on account of a debt that | benefited | | |
| | 1 | | | | | | | | |
| | Π, | Yes. List all p | payments to an insider. | Detec of | Total amount | Amount vou still | Dagger fo | ar this many | |
| | | | | Dates of payment | Total amount paid | Amount you still owe | | or this payment reditor's name | |
| Pa | art 4: | Identify | Legal actions, Repossessions, and I | Foreclosures | | | | | |
| 09 | List a | all such matt lifications, an | fore you filed for bankruptcy, were yers, including personal injury cases id contract disputes. | | | - | ort or custody | , | |
| | <u> </u> | | | | | | | | |
| | — ` | Yes. Fill in th | e details. | Nature of the case | Col | urt or agency | | Status of the case | |
| | | Midland Fu | nding Llc VS Tyra Bohonnon | Collection | | st Municipal Division, Cook Co | untv | Pending | |
| | | | 1BER#15M1123877 | | | or mannerpar Ermeien, eeen ee | <u> </u> | On appeal | |
| | | | | | | | | Concluded | |
| | | | | | | | | _ | |
| | | | | | | | | | |
| 10 | | - | fore you filed for bankruptcy, was a ply and fill in the details below. | ny of your property repo | ssessed, foreclos | ed, garnished, attached, seize | d, or levied? | | |
| | 1 | No. Go to line | e 11 | | | | | | |
| | | Yes. Fill in th | e information below. | | | | | | |
| | | | | | | | | | |
| l ''' | | - | pefore you filed for bankruptcy, di se a payment because you owed a | - · · · · | ig a bank or finar | icial institution, set off any ar | nounts from | your accounts | |
| | 1 | No. Go to line | e 11 | | | | | | |
| | = | | e information below. | | | | | | |
| | | - | fore you filed for bankruptcy, was | | n the possession | of an assignee for the benefi | it of creditors | s, a | |
| | _ | | receiver, a custodian, or another | official? | | | | | |
| | ■ N | | | | | | | | |
| | | | | | | | | | |
| Pa | art 5: | 2.01 00. | tain Gifts and Contributions | | | | | | |
| 13 | With | nin 2 years b | efore you filed for bankruptcy, did | d you give any gifts wit | h a total value of | more than \$600 per person? | | | |
| | 1 | | | | | | | | |
| 14 | _ | | e details for each gift. | | | | | | |
| 14 | _ | _ | efore you filed for bankruptcy, did | d you give any giπs or o | contributions wit | n a total value of more than \$ | 600 to any cr | narity? | |
| | | | e details for each gift. | | | | | | |
| | ш | res. Fili III III | e details for each gift. | | | | | | |
| P | art 6: | List Cer | tain Losses | | | | | | |
| 45 | | | | | | | | | _ |
| 15 | | าเท 1 year be ıbling? | fore you filed for bankruptcy or si | ince you filed for bankr | uptcy, did you lo | se anything because of theft, | , fire, other di | saster, or | |
| | _ 1 | No. | | | | | | | |
| | _ | | e details for each gift. | | | | | | |
| | | | • | | | | | | |
| P | art 7: | List Cer | tain Payments or Transfers | | | | | | |
| 16 | With | nin 1 year be | fore you filed for bankruptcy, did | you or anyone else act | ing on your beha | If pay or transfer any propert | y to anyone | you | |
| | cons | sulted about | seeking bankruptcy or preparing | a bankruptcy petition? | ? | | | | |
| | incli | ude any atto | rneys, bankruptcy petition prepar | ers, or creat counselir | ig agencies for s | ervices required in your bank | ruptcy. | | |
| | | | | | | | | | |

Record # 724816

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Tyra Denise Bohonnon Case Number (if known) _ Debtor 1 First Name Middle Name Last Name ☐ No. Yes. Fill in the details **Party Contact Info** Date payment Description and value of any property transferred Amount of payment or transfer Geraci Law L.L.C. \$1,025.00 55 E. Monroe Street #3400 Chicago,IL 60603 **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services \$25.00 Hananwill Credit Counseling 2016 115 N. Cross St. Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Yes. Fill in the details. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20 Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before closed, sold, moved, instrument closing or transfer or transferred

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Tyra Denise Bohonnon Case Number (if known) Debtor 1 First Name Middle Name Last Name Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Who else has or had access to it? Describe the contents Do vou still have it? Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. $\hfill \hfill \hfill$ Where is the property? Describe the property Value **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case Give Details About Your Business or Connections to Any Business Part 11: 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation

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| | Turo | Denise | Bohonnon | Paye 42 01 57 |
|---------|--|--------------------------------|-----------------------------|--|
| ebtor 1 | Tyra First Name | Middle Name | Last Name | Case Number (if known) |
| | | ove applies. Go to Part 12. | | |
| Ц | Yes. Check all that a | apply above and fill in the de | alls below for each busine | SS. |
| | titutions, creditors, | | you give a financial state | ement to anyone about your business? Include all financial |
| | No. | l- | | |
| Ш | Yes. Fill in the detai | | | |
| | | Date is | suea | |
| Part 12 | Sign Below | | | |
| 18 U | .S.C. §§ 152, 1341, 1 /s/ Tyra Denise E | 519, and 3571. | × | mprisonment for up to 20 years, or both. |
| • | Signature of Debtor | | | ature of Debtor 2 |
| | | | | |
| | Date 04/10/2017 | | Date | |
| | MM / DD / | | | MM / DD / YYYY |
| _ | No | al pages to Your Statement | of Financial Affairs for In | dividuals Filing for Bankruptcy (Official Form 107)? |
| Ц | . 03 | | | |
| Did y | you pay or agree to | pay someone who is not an | attorney to help you fill o | out bankruptcy forms? |
| | No | | | |
| | Yes. Name of perso | n | | . Attach the Bankruptcy Petition Preparer's Notice, |
| | | | | Declaration, and Signature (Official Form 119). |

| Fill in Abia | Caso 17 | | 0 <i>4/</i> 12/17 En | tored 04/12/17 09:14:28 | Desc Main | | | | |
|------------------------------|---|--|------------------------------------|---|---|------|--|--|--|
| FIII IN UNIS I | information to ident | iny your case: | | 3 of 57 | | | | | |
| Debtor 1 | Tyra | Denise | Bohonnon | | | | | | |
| | First Name | Middle Name | Last Name | | | | | | |
| Debtor 2 (Spouse, if filing) | First Name | Middle Name | Last Name | | | | | | |
| (00000, 11 111119) | , individuals | mode Name | Eddinamo | | | | | | |
| United State | es Bankruptcy Court for | the : <u>NORTHERN</u> District of <u>ILLINOIS</u> | (State) | | П а | | | | |
| Case Numb | er | | | | Check if this is an | | | | |
| (II KIIOWII) | | | | | amended filing | | | | |
| Official F | orm 108 | | | | | | | | |
| | | tion for Individuals Fi | ling Under Cl | napter 7 | | 12/1 | | | |
| f you are an i | ndividual filing unde | er chapter 7, you must fill out this forn | n if: | | | | | | |
| ■ creditors ha | ave claims secured | by your property, or | | | | | | | |
| = | | erty and the lease has not expired. | | | | | | | |
| | | | | by the date set for the meeting of credit | tors, | | | | |
| | • | ourt extends the time for cause. You n gether in a joint case, both are equally | • | <u>-</u> | | | | | |
| | must sign and date | | responsible for suppl | ying correct information. | | | | | |
| | J | | ch a separate sheet to | this form. On the top of any additional p | pages, | | | | |
| write your nan | ne and case numbe | r (if known). | | | | | | | |
| Part 1: | List Your Creditors | Who Have Secured Claims | | | | | | | |
| = | For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. | | | | | | | | |
| Identify the | e creditor and the p | roperty that is collateral | What do you intend secures a debt? | d to do with the property that | Did you claim the property as exempt on Schedule C? | | | | |
| Creditor' | e | | ☐ Surrender t | he property | ■ No | | | | |
| name: | | is Trust& SAVI | = | property and redeem it | | | | | |
| | | | _ | property and enter into a | ∐ Yes | | | | |
| Descripti | Daime and Da | Carpenter St Chicago IL 60643 - | _ | on Agreement. | | | | | |
| property securing | Ť | 301001100 | | property and [explain]: | | | | | |
| Securing | debt. | | | Stoperty and [explain]. | _ | | | | |
| Creditor' | s | | ☐ Surrender t | he property | ☐ No | | | | |
| name: | Carmax A | UTO Finance | 🔲 Retain the p | property and redeem it | ■ Yes | | | | |
| Descripti | ion of 2006 Chev | rolet Impala with over 125,000 miles | | property and enter into a | 103 | | | | |
| property | 1011 01 | | Reaffirmation | on Agreement. | | | | | |
| securing | | | Retain the | property and [explain]: | | | | | |
| | | | | | | _ | | | |
| Creditor's | S | | Surrender t | · · · | ☐ No | | | | |
| name: | | | | property and redeem it | ☐ Yes | | | | |
| Descripti | ion of | | | property and enter into a | | | | | |
| property | | | | on Agreement. | | | | | |
| securing | aebt: | | ☐ Retain the I | property and [explain]: | | | | | |
| Creditor' | s | | Surrender t | he property | ∏ No | _ | | | |
| name: | - | | = | property and redeem it | _ | | | | |
| D | inn of | | <u> </u> | property and enter into a | ∐ Yes | | | | |
| Descript property | | | | on Agreement. | | | | | |
| securina | | | | property and [explain]: | | | | | |

Debtor 1

Case 17-11542

Tyra First Name

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| ill in the information below. Do not list real estate leases. <i>Unexpired leases</i> are leases ended. You may assume an unexpired personal property lease if the trustee does not a | |
|---|--|
| Describe your unexpired personal property leases | Will the lease be assumed? |
| Lessor's name: | □ No |
| Description of leased property: | ☐ Yes |
| Lessor's name: | □ No |
| Description of leased property: | Yes |
| Lessor's name: | No |
| Description of leased property: | Yes |
| Lessor's name: | □No |
| Description of leased property: | □Yes |
| Lessor's name: | □No |
| Description of leased property: | □Yes |
| Lessor's name: | □No |
| Description of leased property: | □Yes |
| Lessor's name: | □ No |
| Description of leased property: | ☐ Yes |
| Part 3: Sign Below | |
| nder penalty of perjury, I declare that I have indicated my intention about any property ersonal property that is subject to an unexpired lease. | of my estate that secures a debt and any |
| ★ Is/ Tyra Denise Bohonnon | r 2 |
| Date Dated: 04/10/2017 Date | |

MM / DD / YYYY

MM / DD / YYYY

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| In r | e | | | | |
|------|-----------------|--|---|-------------------|-----------------------------|
| Tyr | a Denise Bo | ohonnon / Debtor | | Case No: | |
| | | | | Chapter: | Chapter 7 |
| | | DISCLOSURE | OF COMPENSATION OF ATTOR | NEY FOR DEI | BTOR |
| | npensation p | o 11 U.S.C. § 329(a) and Fed. Bankr. I aid to me within one year before the fee rendered on behalf of the debtor(s) is | iling of the petition in bankruptcy, or | agreed to be pai | d to me, for services |
| | For legal s | services, I have agreed to accept | \$900.00 | | |
| | Prior to th | e filing of this statement I have receiv | sed \$1,025.00 | | |
| | Balance D | Due | \$0.00 | | |
| | Post Case- | -Filing Work Pre-Paid: | \$125.00 | | |
| 2. | The source | e of the compensation paid to me was: | | | |
| | Debt | tor(s) Other: (specify) | | | |
| 3. | The source | e of compensation to be paid to me is: | | | |
| | Deb | otor(s) Other: (specify) | | | |
| 4. | | e not agreed to share the above-disclost law firm. | sed compensation with any other person | on unless they ar | re members and associates |
| 5. | of my attach | e agreed to share the above-disclosed of law firm. A copy of the agreement, the above-disclosed fee, I have agreement agreement. | ogether with a list of the names of the | people sharing | in the compensation, is |
| | case, include | ding: | | | |
| | a. Analy | vsis of the debtor's financial situation, | and rendering advice to the debtor in | determining wh | ether to file a petition in |
| | bankr | ruptcy; | | | |
| | b. Prepa | ration and filing of any petition, sched | lules, statements of affairs and plan w | hich may be req | uired; |
| 6. | | nent with the debtor(s), the above-disclarge and work done post-filing | | ng service: | |
| | | | CERTIFICATION | | |
| | | | omplete statement of any agreement of the debtor(s) in this bankruptcy proce | _ | or |
| | | Date: 04/10/2017 | /s/ Juan M. Villalpando | | |
| | | Date | Signature of Attorney | | |
| | | | Geraci Law L.L.C. | | |

724816 Page 1 of 1 Record #

Name of law firm

Case 17-11542 Geradi Lawed. DAC12/11/7/0isEntiana 04/152/01/5/09:14:28 Desc Main Headquarters: 55 E. Monroe Street, #3400 Chaguingents 8608/2602778 OF 5/7/NT CORNER WWW.INFOTAPES.COM

Date: 12/15/2016

Consultation Attorney: JMV

Record #: 724-816



Retainer Agreement Chapter 7 - Pre-filing

| Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay debit only, a flat fee for services before filing in court of \$ 900.00 at \$ { } today, \$ { } per { } starting { } and the least of today is time-sensitive today. Bankruptcy is time-sensitive may pay more than this amount pre-pay post-filing services. After filing in court, any balance on the pre-filing fee is discharged. We will start preparing your documents soon as you sign this contract. Work before signing is no charge. Work or Costs advanced AFTER filing in Court is not included in pre-filing amount, unless you pay us for it in advance: | unt to ts as |
|--|---|
| After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335, and the flat fee for services after case file \$\frac{1.495.00}{9.495.00}\$. \$\$335 = \$\frac{1.830.00}{9.48335}\$ total flat fee. We will present you with an agreement to repay the \$335, and pay a fee for services after filing through Discharge or case closing without discharge. Whether or not you sign a post-filing agreement is envoluntary: you are not required to retain Geraci Law for post-bankruptcy services. You may hire some other law firm to finish your bankrupt Geraci Law may withdraw from representing you. | ntirely |
| The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition and schedules, means statement of financial affairs; phone calls, emails, web messages; processing and reviewing documents that we requested from you including faxes attachments, web uploads and mail; office appointment to review and sign your petition; filing your case in court. Excluded: appearance in any or proceeding; taking calls from your creditors or bill collectors. If you decide to pre-pay, or pay for ALL services before and after we file your court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any reincluding to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, more dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankruptcy contested matter including the proceedings and reviewing documents that we did not specifically request from you; appearance other than bankruptcy contested matter including the proceedings and reviewing documents that we did not specifically request from you; appearance other than bankruptcy contested matter including the proceedings and reviewing documents that we did not specifically request from you; appearance of the proceedings at the proceedings and reviewing documents that we did not specifically request from you; appearance of the proceedings at the proceedings and reviewing documents that we did not specifically request from you; appearance of the proceedings at the proceedings and reviewing documents that we did not specifically request from you; appearance of the proceedings at the proceedings and reviewing documents that we did not specifically request from you; appearance of the proceedings at the proceedings and reviewing documents that we did not specifically request from you; appearance of the proceedin | court or ase in motions tions to |
| Flat fee. With "flat fee", rather than hourly, you know in advance your entire cost unless additional work is required and it usually is cheaper, but yo choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance a security retaier, which may cost you more, or less than a fadvance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, no client trust account. We will only refund unearned fees You may enter into a security retainer agreement with another law firm: we will not becaumay lose funds held in our trust account which may be assets in a Chapter 7. | it into a |
| Termination . If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my per according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates above. We will only refund fees not earned. Wisconsin : We will submit any unresolved dispute about the fee to binding arbitration within 30 receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refundamental advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within after notice of the dispute from the client, we shall submit the dispute to binding arbitration. | days of efund of n notice |
| Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; the than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Characteristic circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited are property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Disconsister of the control of the | mount of charge students, debts cational |
| Tyra Bobolion (Debtor) (Joint Debtor) | |
| Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 1611112 | |

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tyra Denise Bohonnon / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 04/10/2017 /s/ Tyra Denise Bohonnon

Tyra Denise Bohonnon

X Date & Sign

Record # 724816 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Tyra Denise Bohonnon / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

| Dated: 04/10/2017 | /s/ Tyra Denise Bohonnon | | |
|-------------------|-------------------------------|---|--|
| | Tyra Denise Bohonnon | _ | |
| Dated: 04/10/2017 | /s/ Juan M. Villalpando | | |
| | Attorney: Juan M. Villalpando | _ | |

Record # 724816 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

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| 4 | Tyra | Denise | Bohonnon | Case Number (if known) | |
|-------|--|---|--|---|---|
| tor 1 | First Name | Middle Name | Last Namo | | |
| | Answer These Questions | : for Reporting Purpo: | 50S | | |
| | hat kind of debts do ou have? | 16a. Are your as "incurred No. Go Yes. G | debts primarily consumer de d by an individual primarily for a p o to line 16b. So to line 17. debts primarily business del a business or investment or throu o to line 16c. Go to line 17. | ebts? Consumer debts are defined in ersonal, family, or household purpos bts? Business debts are debts that y igh the operation of the business or i | you incurred to obtain nvestment. |
| (| Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? | Yes. I am adm | n not filing under Chapter 7. Go to n filing under Chapter 7. Do you e ninistrative expenses are paid that No. Yes. | o line 18. estimate that after any exempt proper t funds will be available to distribute t | rty is excluded and to unsecured creditors? |
| 18. | How many creditors do | ■ 1-49 | | 000-5,000 ,001-10,000 | ☐ 25,001-50,000 ☐ 50,001-100,000 |
| | you estimate that you owe? | ☐ 100-199 ☐ 200-999 | □10 | 0,001-25,000 | ☐ More than 100,000 |
| 19. | How much do you estimate your assets to be worth? | _ | -\$100,000 | 1,000,001-\$10 million 10,000,001-\$50 million 50,000,001-\$100 million 1100,000,001-\$500 million | ☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion |
| 20. | How much do you estimate your liabilities to be? | \$0-\$50, \$50,001 \$100,00 | 000 | 51,000,001-\$10 million 510,000,001-\$50 million 550,000,001-\$100 million \$100,000,001-\$500 million | □\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □ More than \$50 billion |
| Pa | rt 7: Sign Below | | | | |
| For | you | correct. If I have cho of title 11, Ur under Chapt If no attorne this docume I request rel I understant with a bank | sen to file under Chapter 7, 1 am a nited States Code. I understand ther 7. by represents me and I did not pay ent, I have obtained and read the I lief in accordance with the chapte | aware that i may proceed, if eligible, he relief available under each chapter of title 11, United States Code, specialing property, or obtaining money to \$250,000, or imprisonment for up | under Chapter 7, 11,12, or 13 or, and I choose to proceed at an attorney to help me fill out or, cified in this petition. |
| | | Exec | uted on : 4// ³ /2017 | Z Execu | ted on |

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| Debtor 1 Debtor 2 (Spouse, if filing) | Tyra First Name | Denise Middle Nama Middle Name | Bohonnon Last Name Last Name | | |
|---------------------------------------|--------------------|--------------------------------------|------------------------------|---|-----------------|
| | | : <u>NORTHERN</u> District of | f <u>ILLINOIS</u> (State) | · | Check if this i |

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both 18 U.S.C. §§ 152, 1341, 1519, and 3571.

| Sign Below | |
|---|---|
| Did you pay or agree to pay someone who is NOT an attorney | to help you fill out bankruptcy forms? |
| No Yes. Name of Person | Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). |
| | |
| Under penalty of perjury, I declare that I have read the summer | ary and schedules filed with this declaration and that they are true and |
| Signature of Debtor 1 | Signature of Debtor 2 |
| Date : // (* /2017 MM / DD / YYYY | DateMM / DD / YYYY |

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| | Turn | Denise | Bohonnon | Case Number (if known) |
|--|---|---|--|--|
| Debtor | 1 Tyra First Name | Middle Nume | Last Name | |
| | Yes. Check all the Within 2 years before institutions, creditors. No. Yes. Fill in the distributions. Sign Below answers are true and in connections with a 18 U.S.C. \$5 52, 13 Date HMM / I | vers on this Statement of Final dicorrect. I understand that me a bankruptcy case can result in 41, 1519, and 3571. | issued inclai Affairs and any attachme aking a false statement, conce in fines up to \$250,000, or improved the statement of | MM / DD / YYYY |
| Patrician and Pa | Did you attach add | litional pages to Your Stateme | ent of Financial Affairs for Indi | viduals Filing for Bankruptcy (Official Form 107)? |
| Appendix of the last of the la | No. | | | |
| HCMMERCE | Yes | 99 | | |
| electric de la constante de la | Did you pay or ag | ree to pay someone who is no | t an attorney to help you fill o | ut bankruptcy forms? |
| - | No No | | | Attach the Bankruptcy Petition Preparer's Notice, |
| 1 | Yes. Name of | f person | | Declaration, and Signature (Official Form 119). |
| 1 | • | | | |

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| ebtor 1 | Tyra | Denise | Bohonnon | Case Number (if known) | |
|---|--|-------------------------|-------------------------------------|--|----------------------------|
| sptoi i | First Name | Middle Name | Last Name | | |
| | List Your Unexpire | d Personal Property Lo | eases | · | |
| Par | | I that was i | listed in Schedule G: Executory C | ontracts and Unexpired Leases (Official For | n 105G), |
| | | not liet real estate le | ases. Unexpired leases are lease: | Mar are any in succe are leave bearing | ot yet |
| endec | i. You may assume an une | expired personal pro | perty lease if the trustee does not | assume it. 11 U.S.C. § 365(p)(2)- | |
| | | | | | Will the lease be assumed? |
| 1 | A CARLO CONTRACTOR MANAGEMENT | | | Andreas Maria and a contract of the contract o | □ No |
| Le | essor's name: | | | | □ Yes |
| | escription of leased operty: | | | | |
| | | | | | □ No |
| L | essor's name: | | | | Yes |
| Ŀ | escription of leased roperty: | | | | |
| | | | | | □No |
| · L | essor's name: | | | | Yes |
| | Description of leased property: | | | · | |
| - | | | | | □No |
| 1 | _essor's name: | | | | □Yes |
| 1 | Description of leased property: | | | | |
| | | | | | □No |
| | Lessor's name: | | | | ∐Yes |
| | Description of leased property: | | | | |
| | | | • | | □No |
| | Lessor's name: | | | | ☐Yes |
| - | Description of leased property: | i | | | |
| - | _ | | | | ☐ No |
| | Lessor's name: | | | | Yes |
| *************************************** | Description of lease property: | d | | | |
| | | | | | |
| | Part 3: Sign Below | | | | |
| | | 1 - 1 At - 4 1 2 1 | dicated my intention about any or | operty of my estate that secures a debt and a | ny |
| U | nder perfaity of perjury, I description of property that is su | declare that I have in | ed lease. | - * · | |
| p | ersonal property that is si | | | | |
| į | Signature of Debtor 1 | WV | Signature of | Debtor 2 | |
| | [] . | ۸ مور دا | Data | | |
| | Date Dated: 17 / | 1201 | MM / | DD / YYYY | |

Official Form 108

Record# 724816

Statement of Intention for Individuals Filing Under Chapter 7

DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment. 6. Non filling spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filling spouse, pay their
- bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others' e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. 1. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 18. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE: IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans.

 The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee injunt object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!

12017 Dated:

Tyra Denise Bohonnon

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| ln | re |
|----|----|

Tyra Denise Bohonnon / Debtor

Judge:

Bankruptcy Docket #:

VERIFICATION DE CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 4/1 /2017 X Date & Sign X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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| Debtor 1 | Tyra | Denise | Bohonnon | Case Number (if known) | | |
|---|---|--|---|---|--|--|
| | First Name | Middle Name | Lest Name | | | |
| | | • | | Column A Debtor 1 | Golimn 8 Debtor 2 or non-filling appease | |
| 0 11 | | anastin- | | \$1,000.00 | \$0.00 | |
| i | mployment comp | ensation nt if you contend that the amount r | received was a benefit | \$1,000.00 | | |
| und | er the Social Secur | rity Act. Instead, list it here: | | į. | | |
| For | . Aon | | | | | |
| Fo | your spouse | | | | | |
| 9. Per ber | nsion or retirement nefit under the Soci | nt income. Do not include any amo ial Security Act. | ount received that was a | \$0.00 | \$0.00 | |
| Do as | not include any be a victim of a war cr | r sources not listed above. Speci enefits received under the Social S rime, a crime against humanity, or y, list other sources on a separate | ecurity Act or payments received international or domestic | . | • | |
| 10: | Other Govern | nment Assistance | , | \$714.00 | \$ C.00 | |
| 10 | · | | | \$ 0.00 | \$0.00 | |
| Í | | om separate pages, if any. | | \$714.00 | \$0.00 | |
| | | current monthly income. Add line | | \$1,917.69 + | \$0.00 = \$1,917.69 | |
| 60 | umm. Then add the | | Column B. | | | |
| Part | 2. | NAME AND ADDRESS OF THE OWNER, AND ADDRESS O | · w | | | |
| | | Whother the Means Test Applies to | | | | |
| 12. Ca | | nt monthly income for the year. I I current monthly income from line | | Conv line 11 here | 12a. \$1,917.69 | |
| 120 | | | \$ I =================================== | | x 12 | |
| 12 | | (the number of months in a year). our annual income for this part of the | ne form. | | 12b. \$23,012.28 | |
| | · | - | | | <u> </u> | |
| 13. C | ilculate the medial | n family income that applies to y | ou. railow triese steps. | . | | |
| Fi | i in the state in whi | ich you live. | IL | <u> </u> | • | |
| Fi | in the number of ; | people in your household. | 2 | _ | | |
| FI | I in the median fam | nily income for your state and size | of household | *************************************** | 13. \$66,487.0 0 | |
| To | o find a list of applic structions for this fo | cable median income amounts, go orm. This list may also be available | online using the link specified in t at the bankruptcy clerk's office. | he separate | | |
| 14. H | ow do the lines co | mpare? | | | | |
| 14 | a. X ine 12b is le Go to Part 3. | ess than or equal to line 13. On the | e top of page 1, check box 1, The | ere is no presumption of abuse. | | |
| 14 | | more than line 13. On the top of pa and fill out Form 122A-2. | ge 1, check box 2, <i>The presump</i> | tion of abuse is determined by Form | 122A-2. | |
| Par | 13: Sign Belg | <u>L</u> | | | | |
| | By signing her | re, I declare under penalty of perju | ry that the information on this stat | ement and in any attachments is true | and correct. | |
| | K | hu M | | | | |
| | Gyra Denise Bohonnon | | | | | |
| | Date:: | 4 /1° /2017 | | | | |
| *************************************** | | d line 14a, do NOT fill out or file Fo | | | | |
| 1 | If you checked | d line 14b, fill out Form 122A-2 and | i file it with this form. | | | |

Form B 201A, Notice to Consumer Debtor(s)

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in re Tyra Denise Bohonnon / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 4 / 0 /2017

Tyra Denise Bohonnon

X Date & Sign

Dated: 4 / / / /2017

Attorney: Stwen Camp

Record# 724816

Form B 201A, Notice to Consumer Debtor(s)

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